

Figure 1

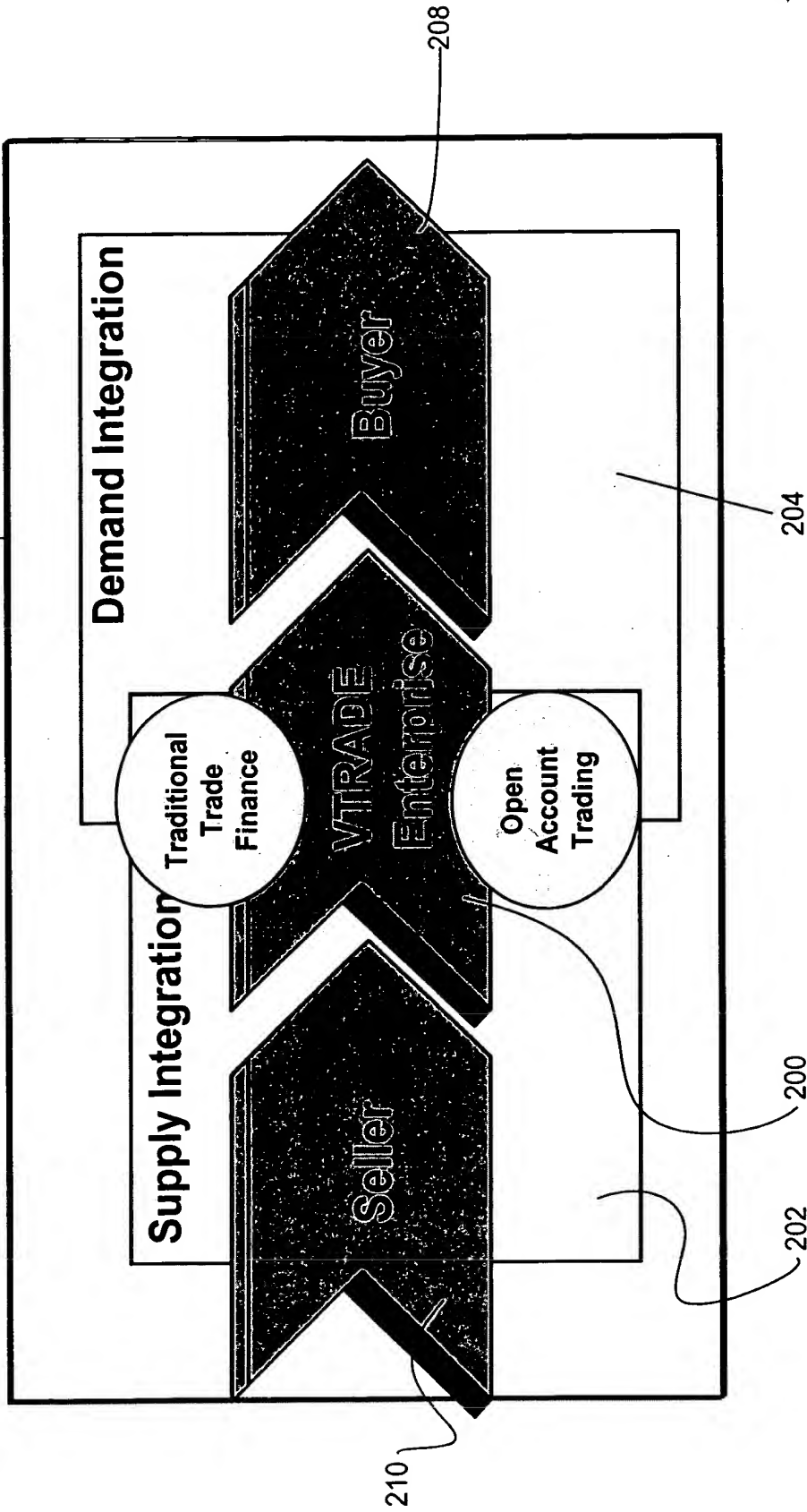


Figure 2

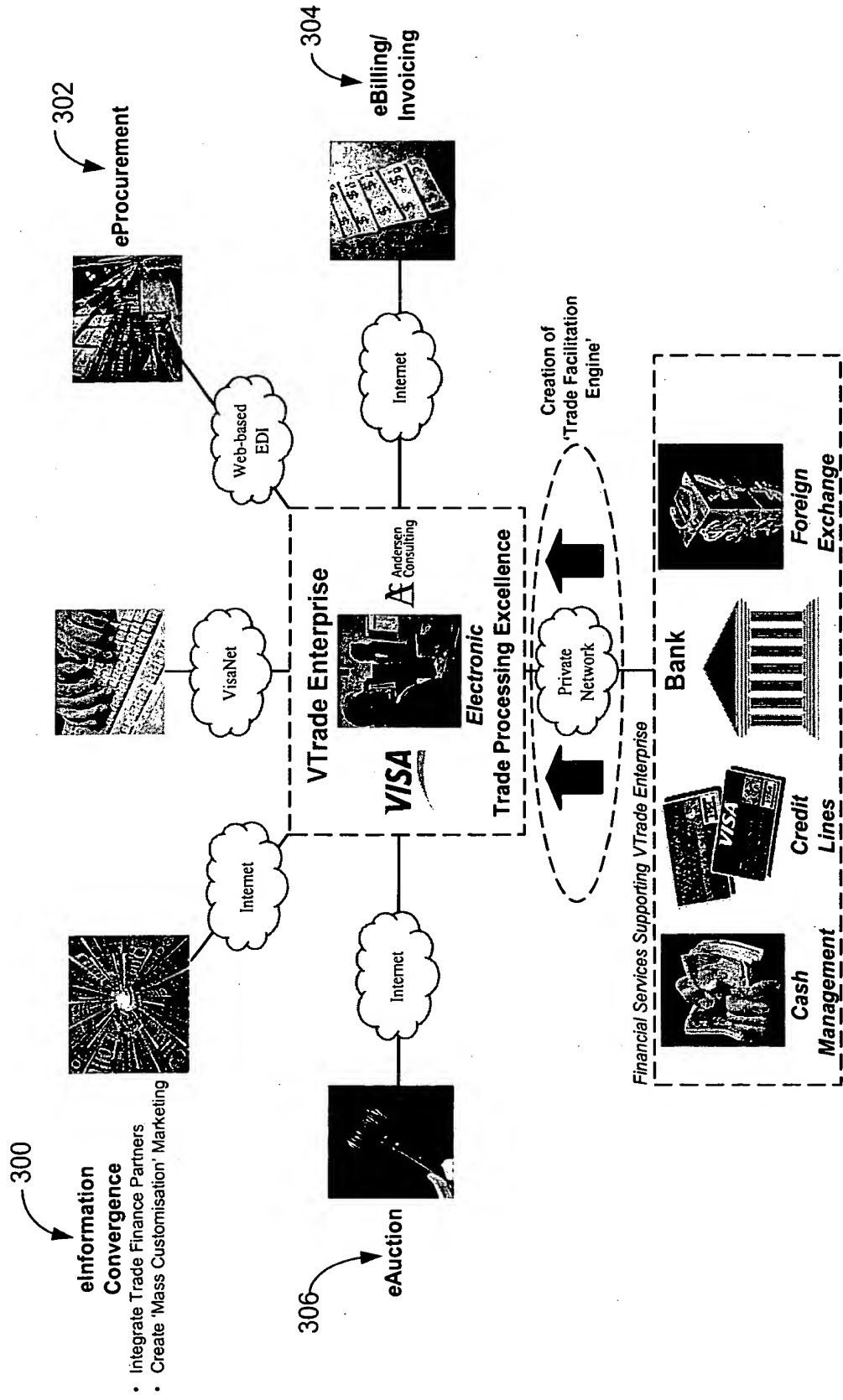


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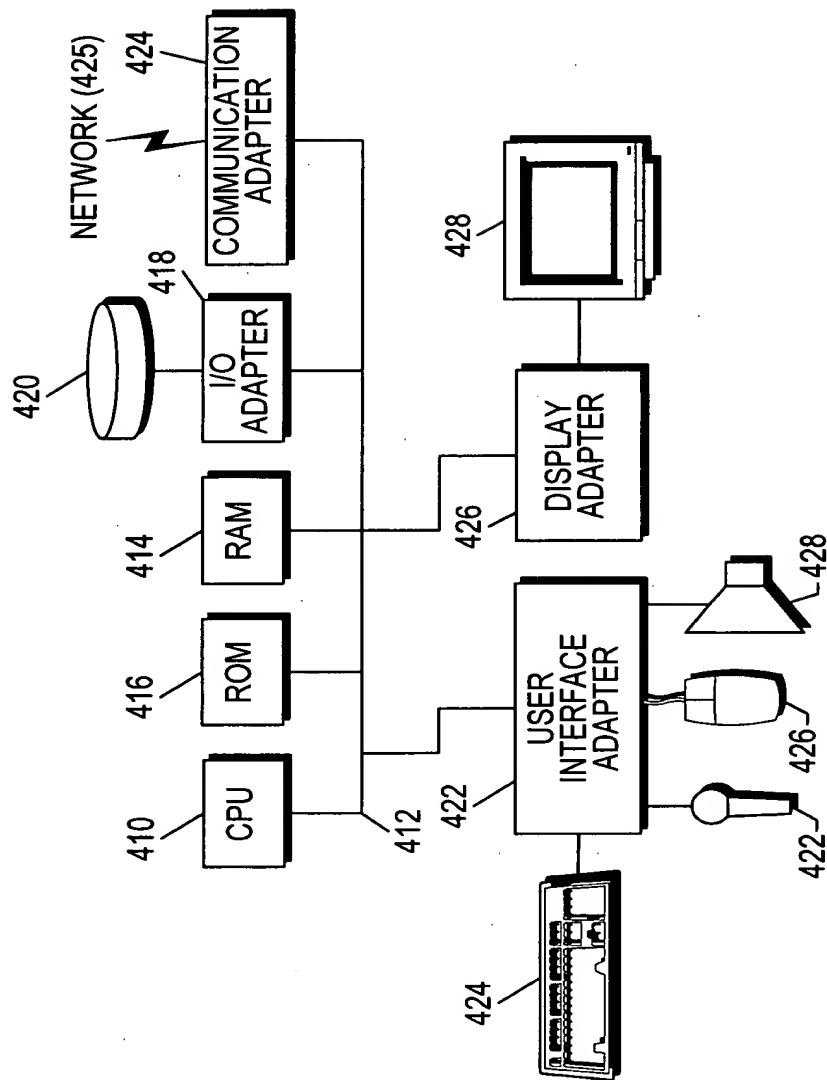


Figure 4

500

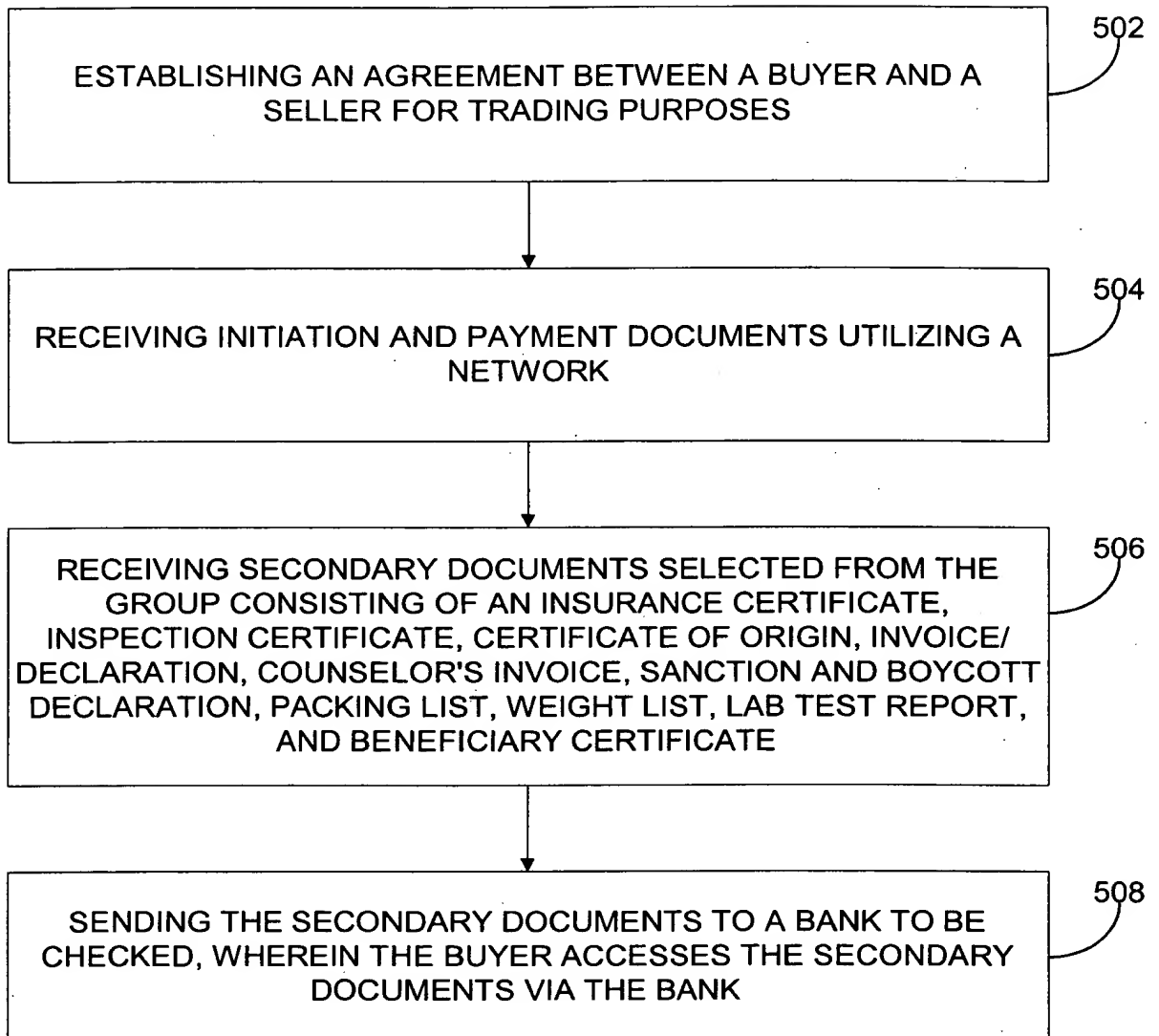


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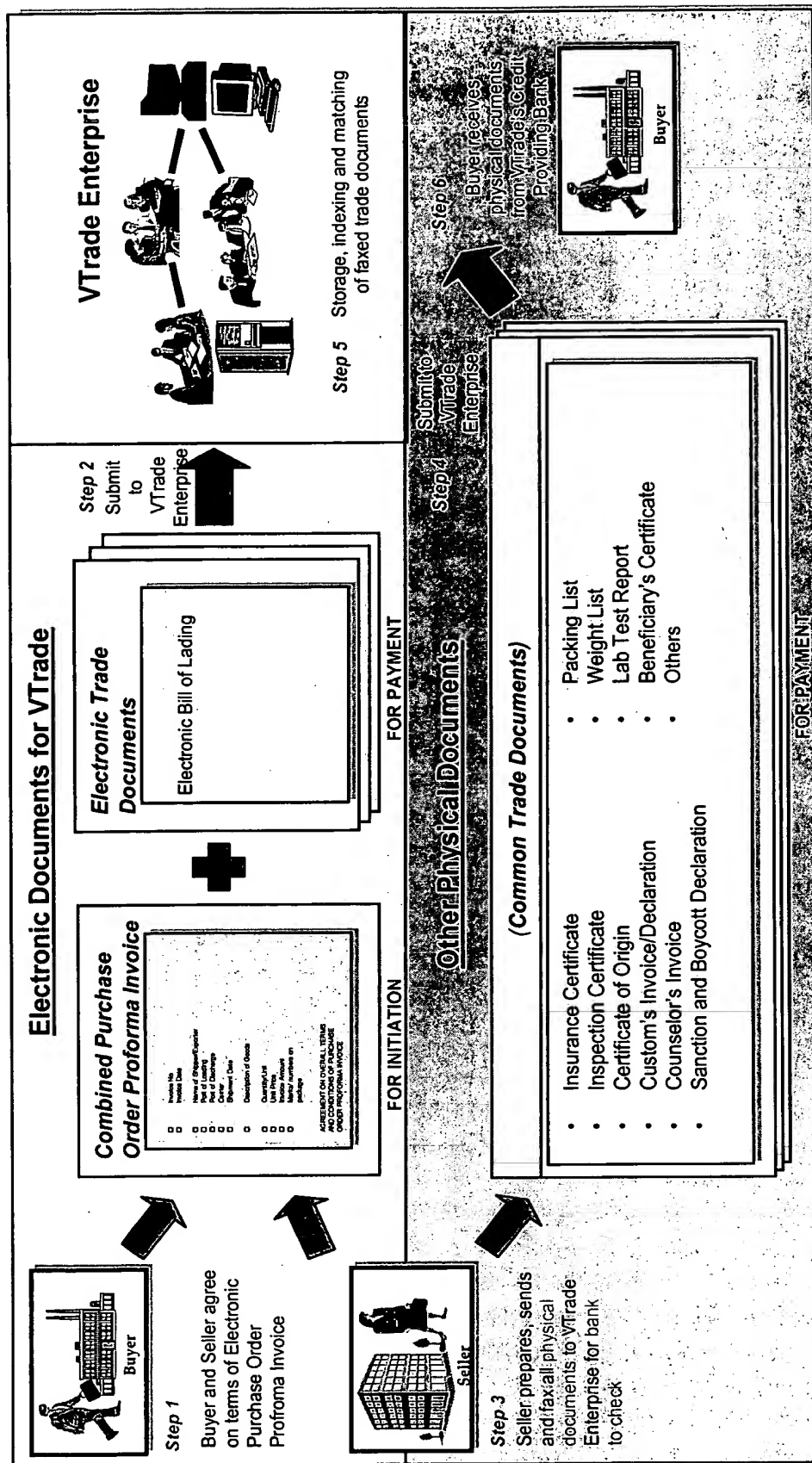


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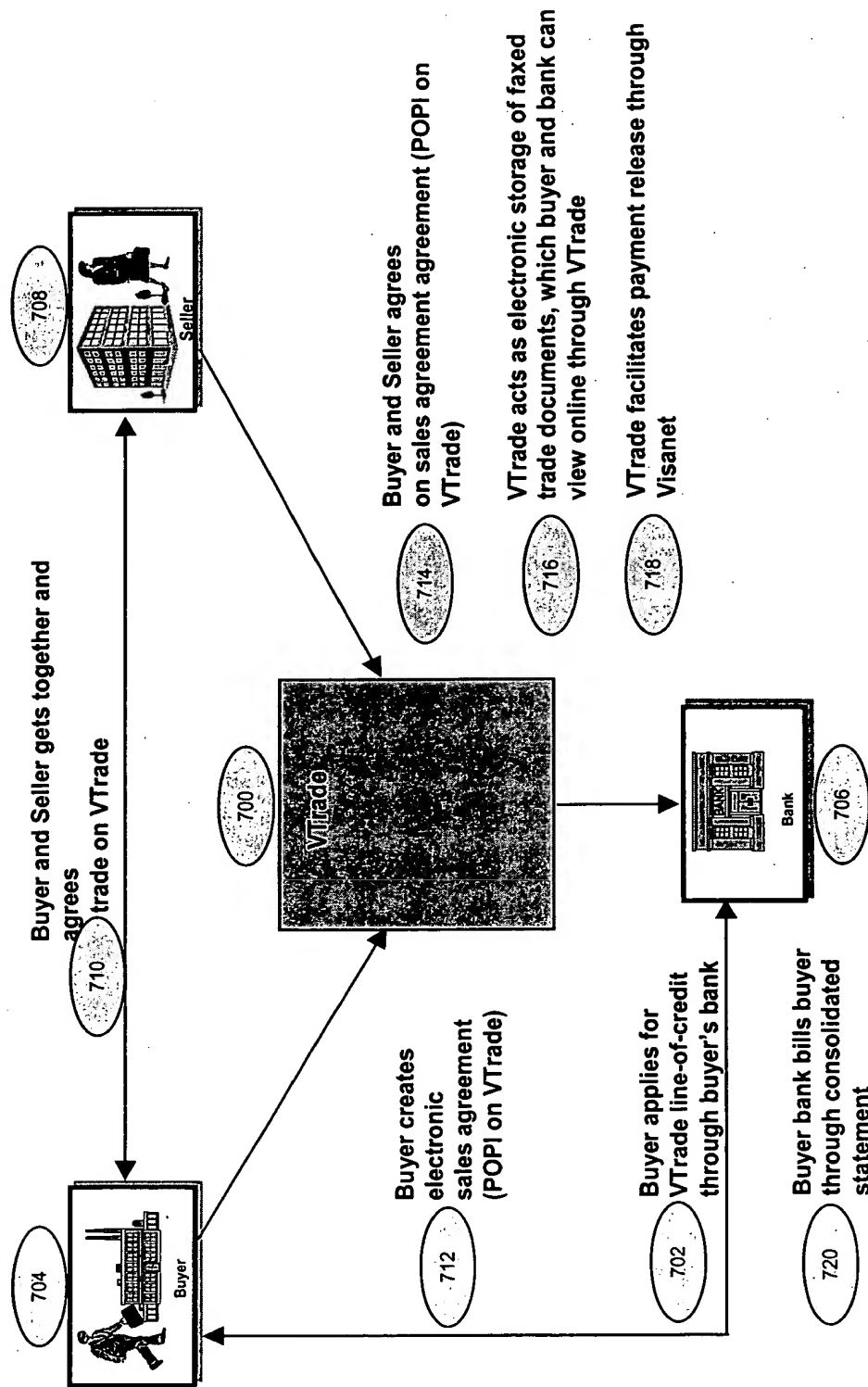


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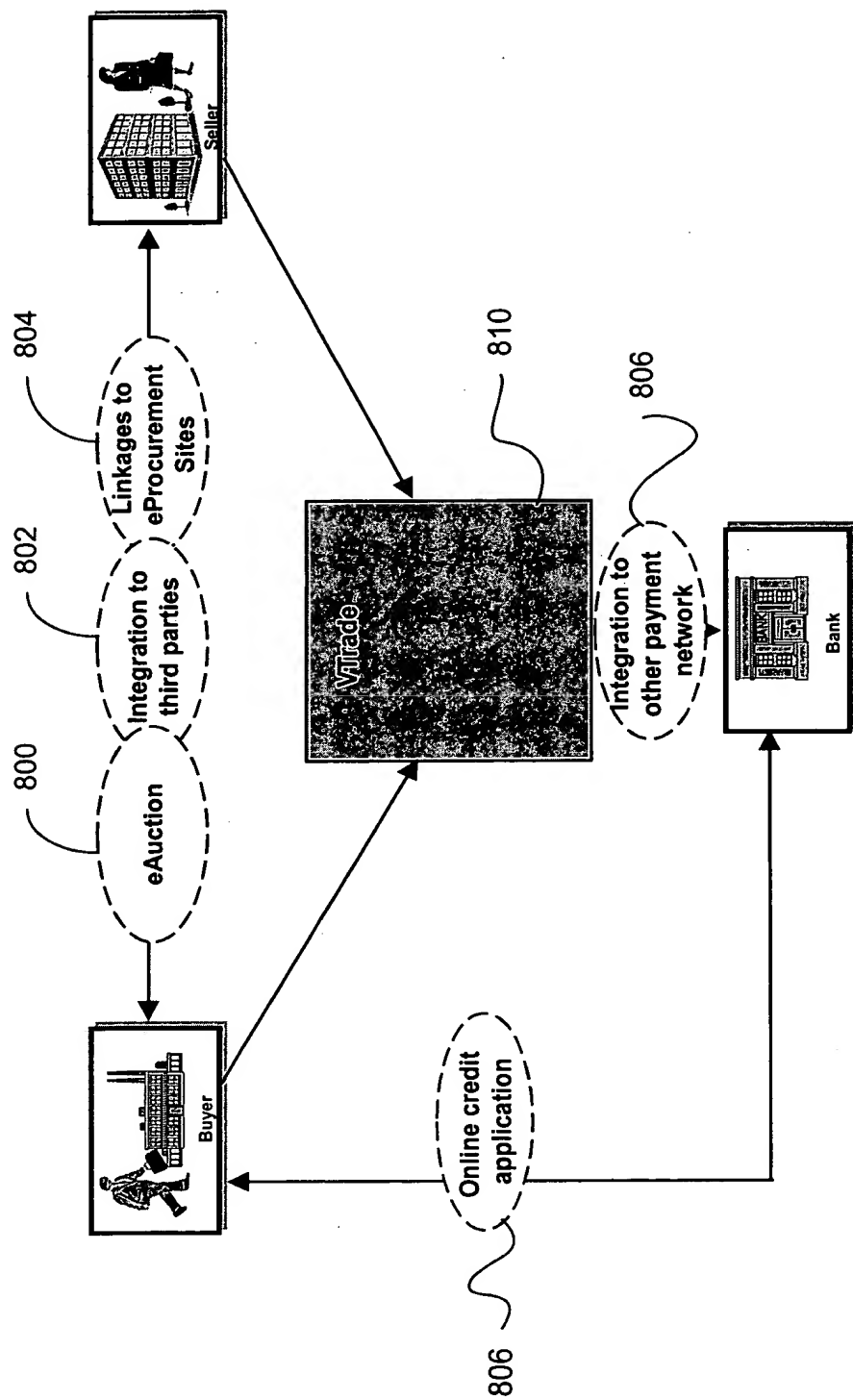


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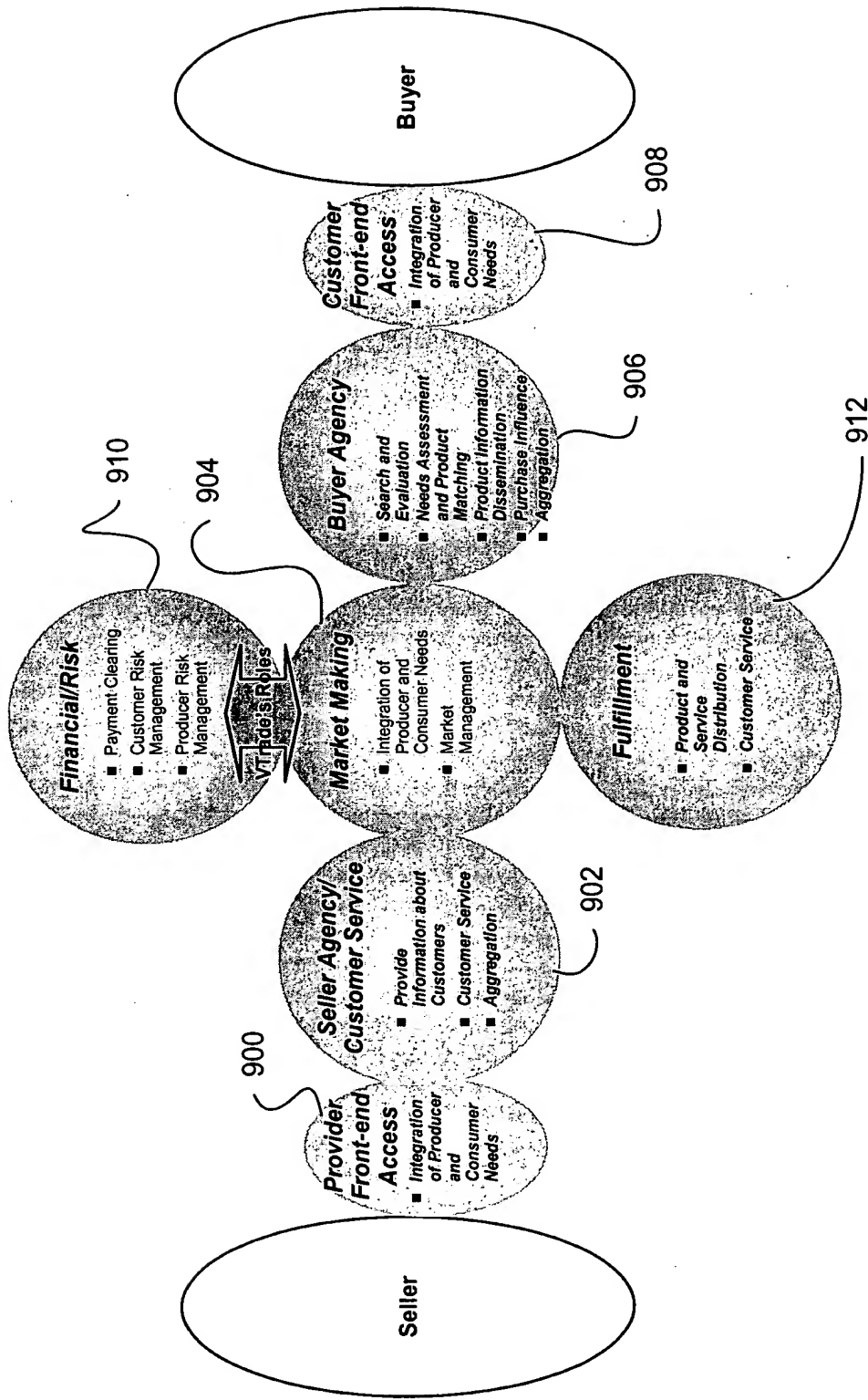


Figure 9

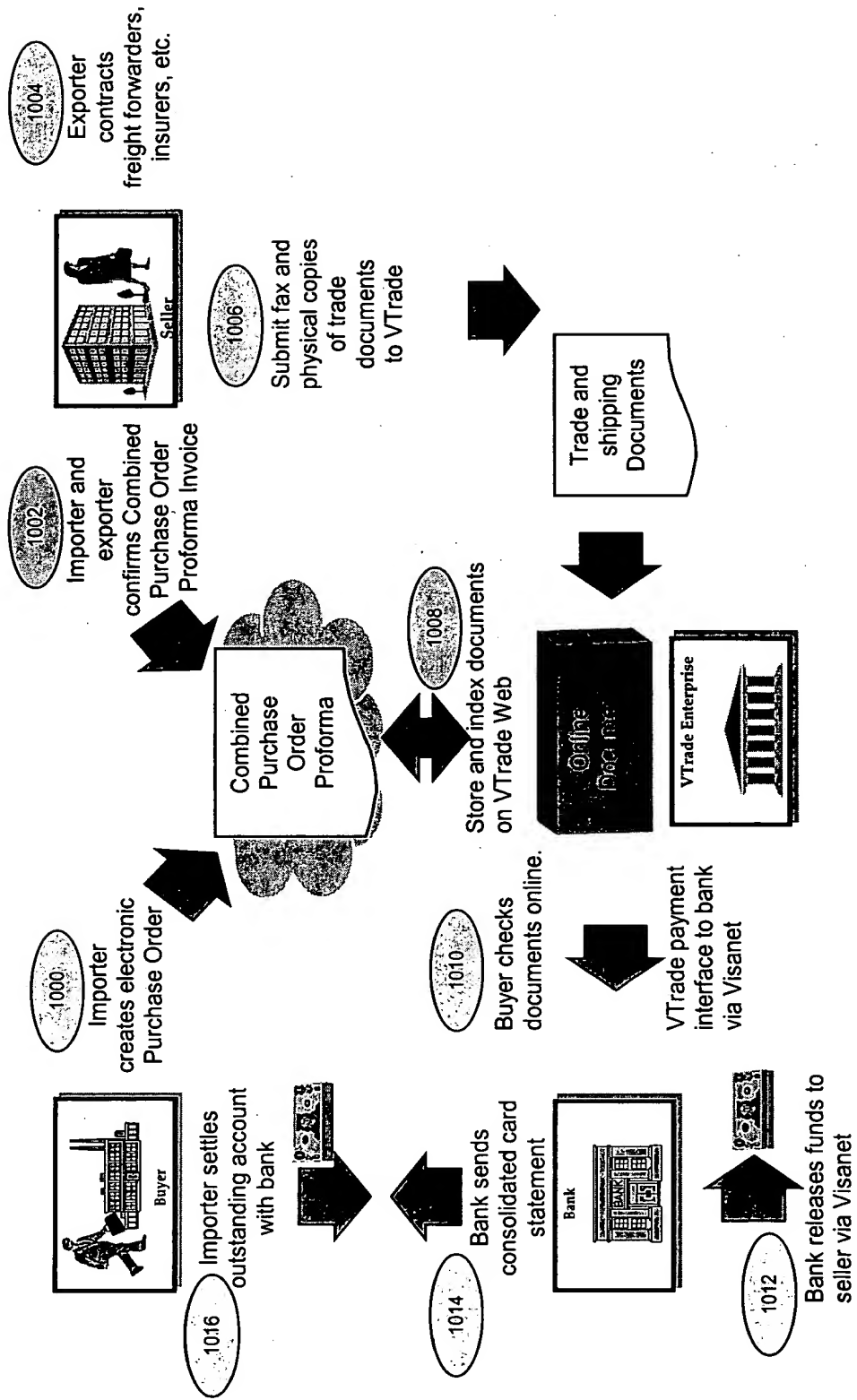


Figure 10

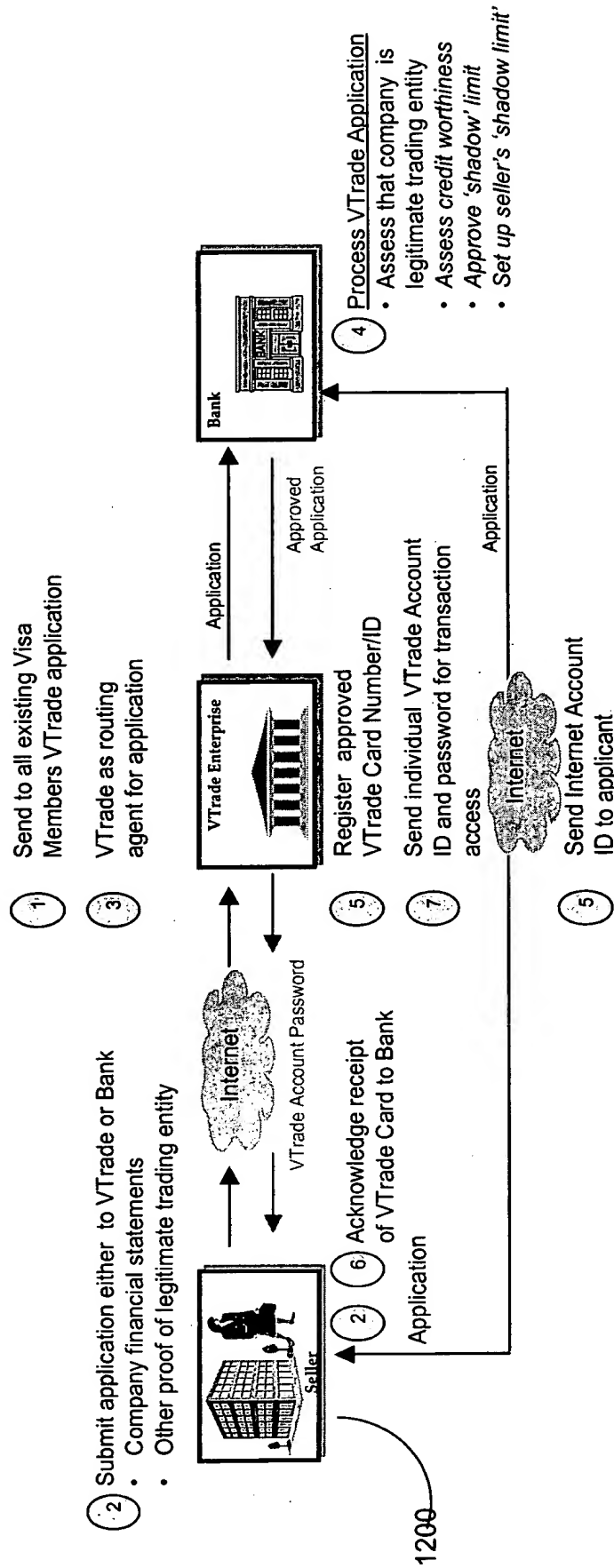


Figure 12

1300

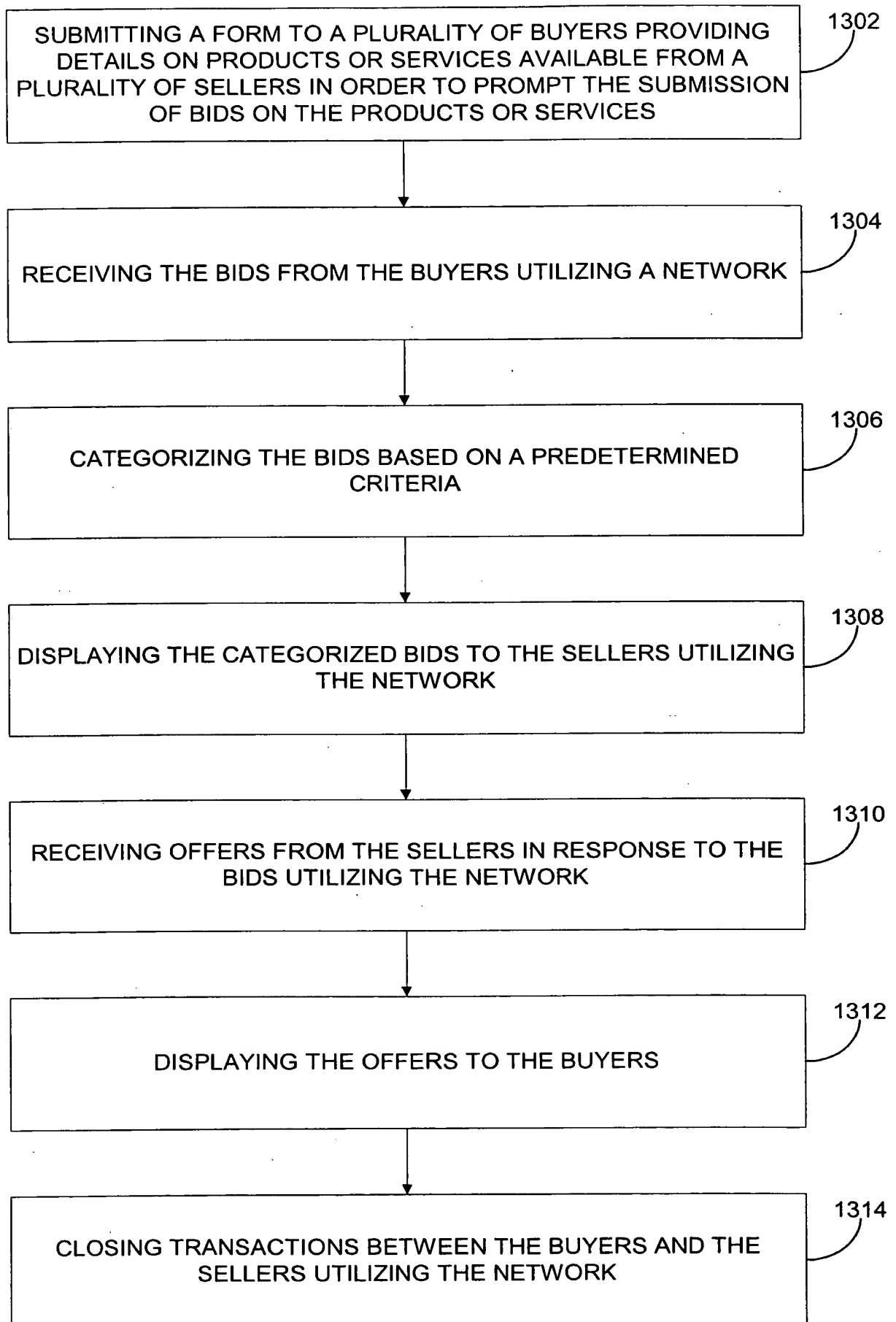


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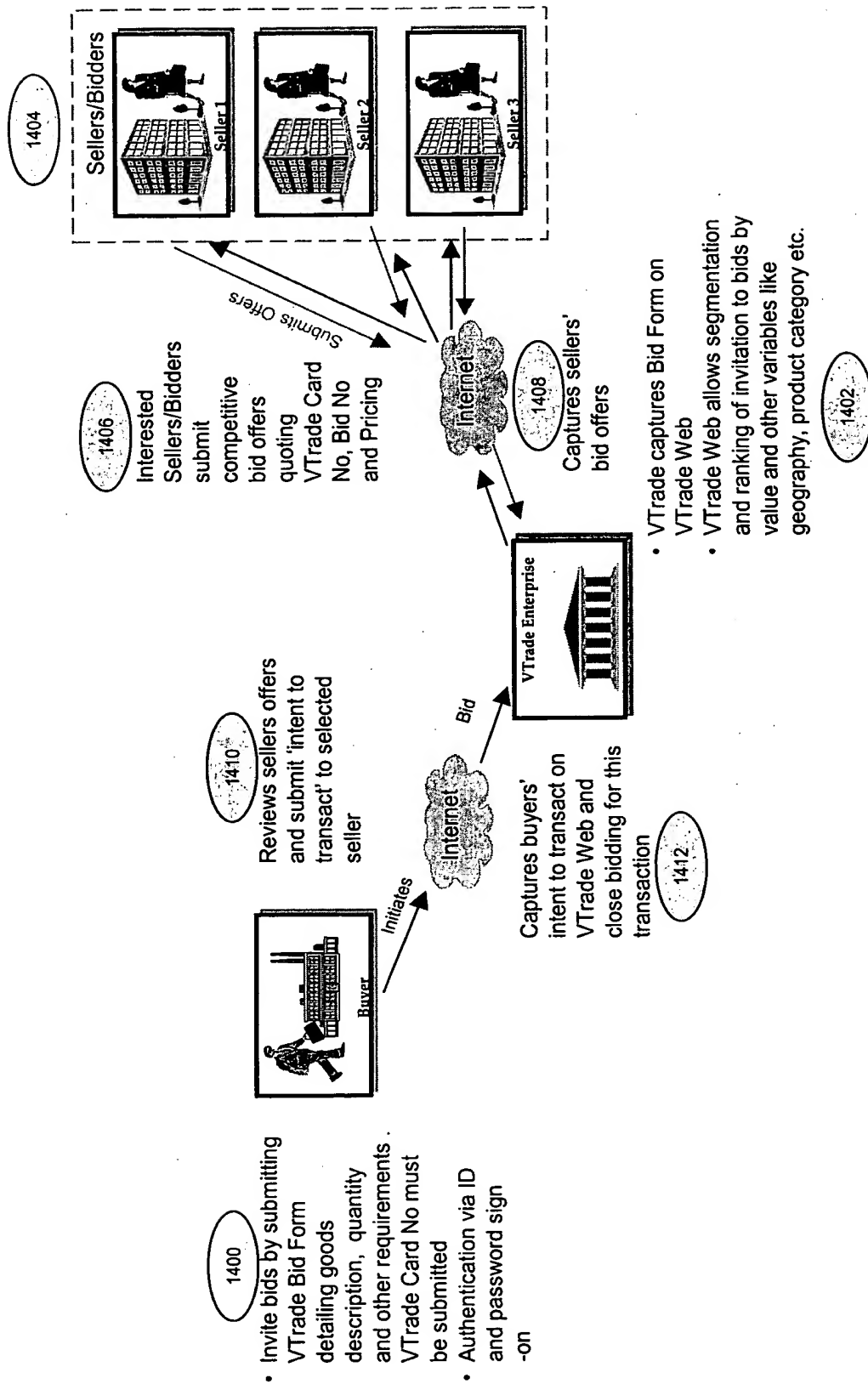


Figure 14

1500

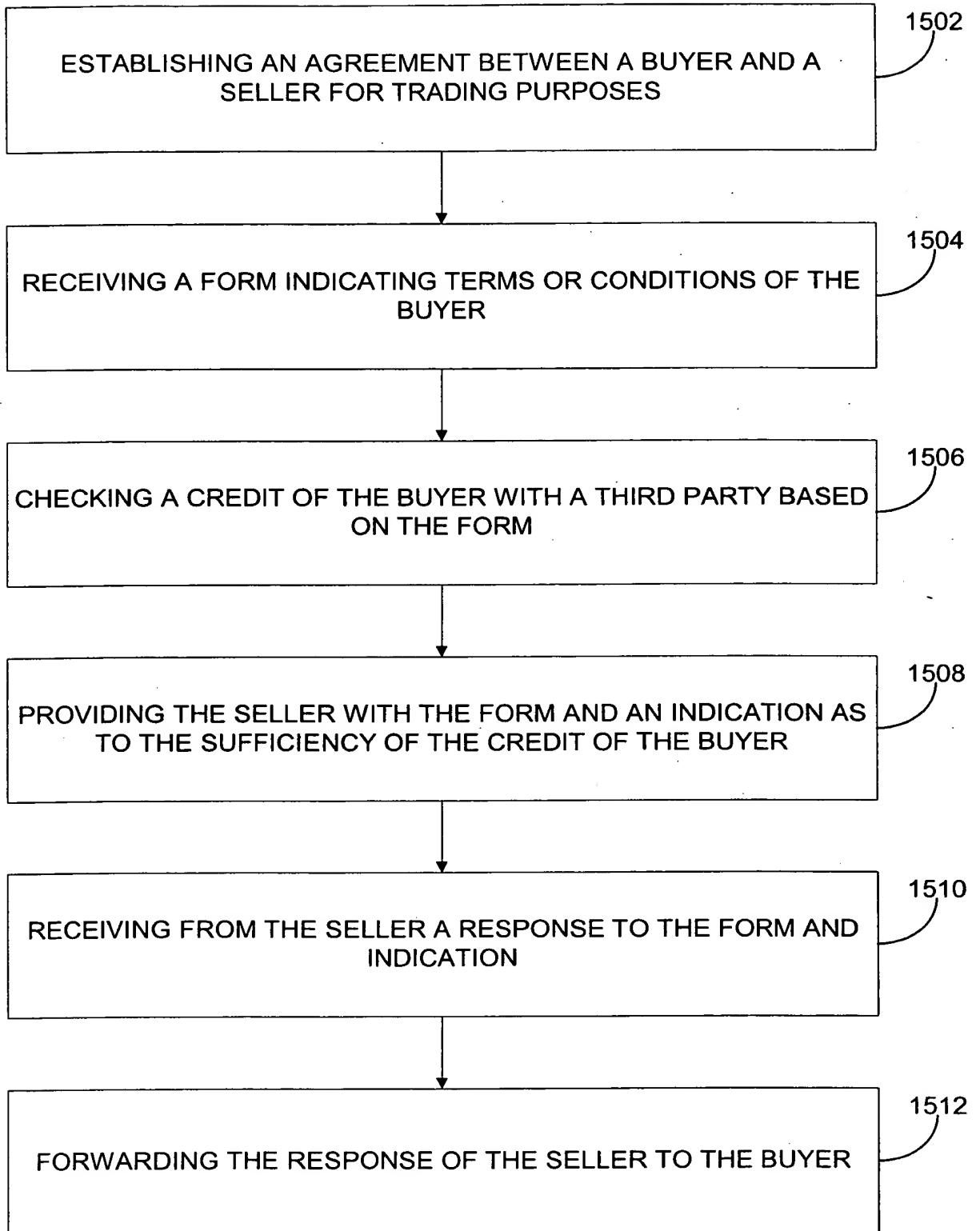


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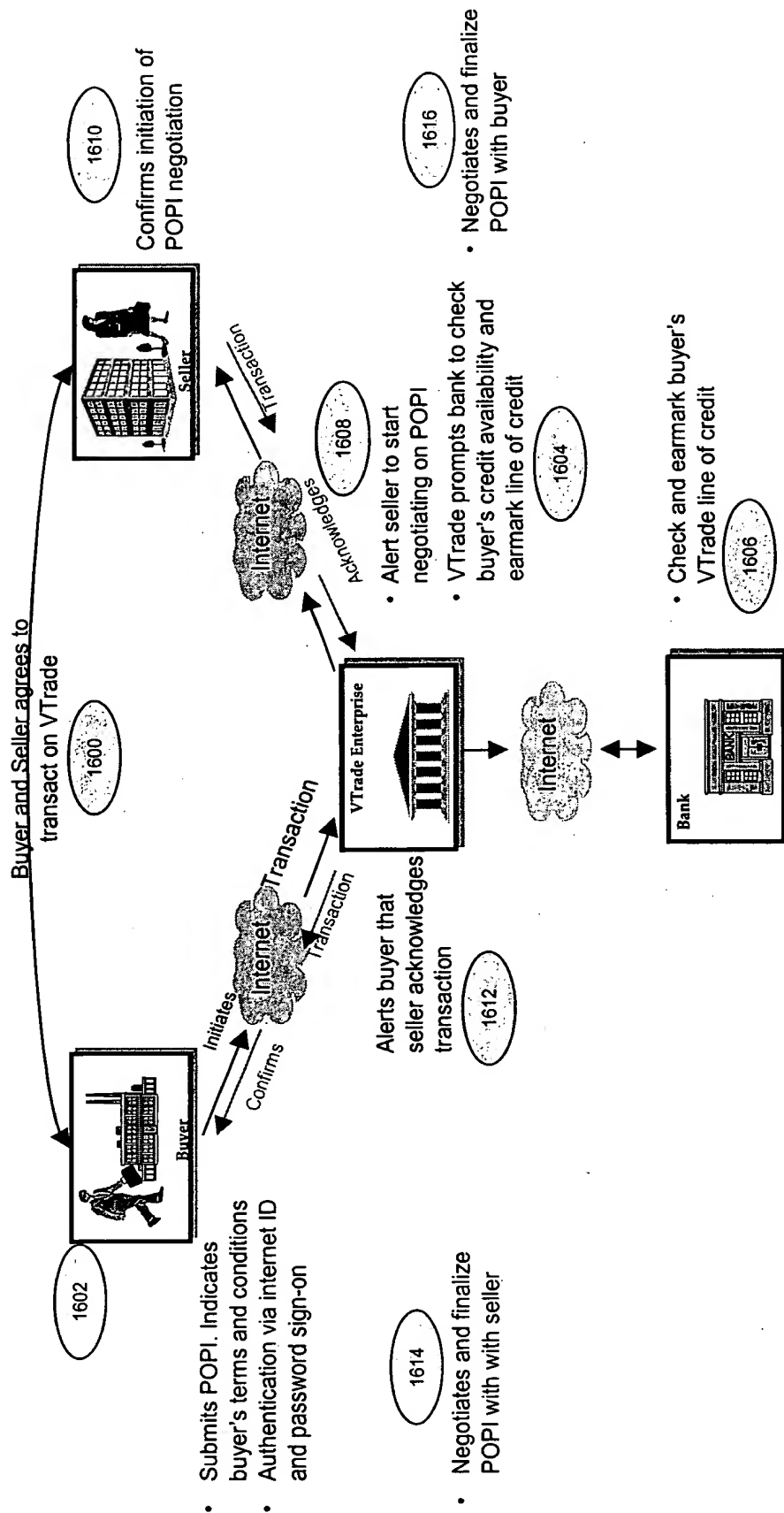


Figure 16

Figure 17

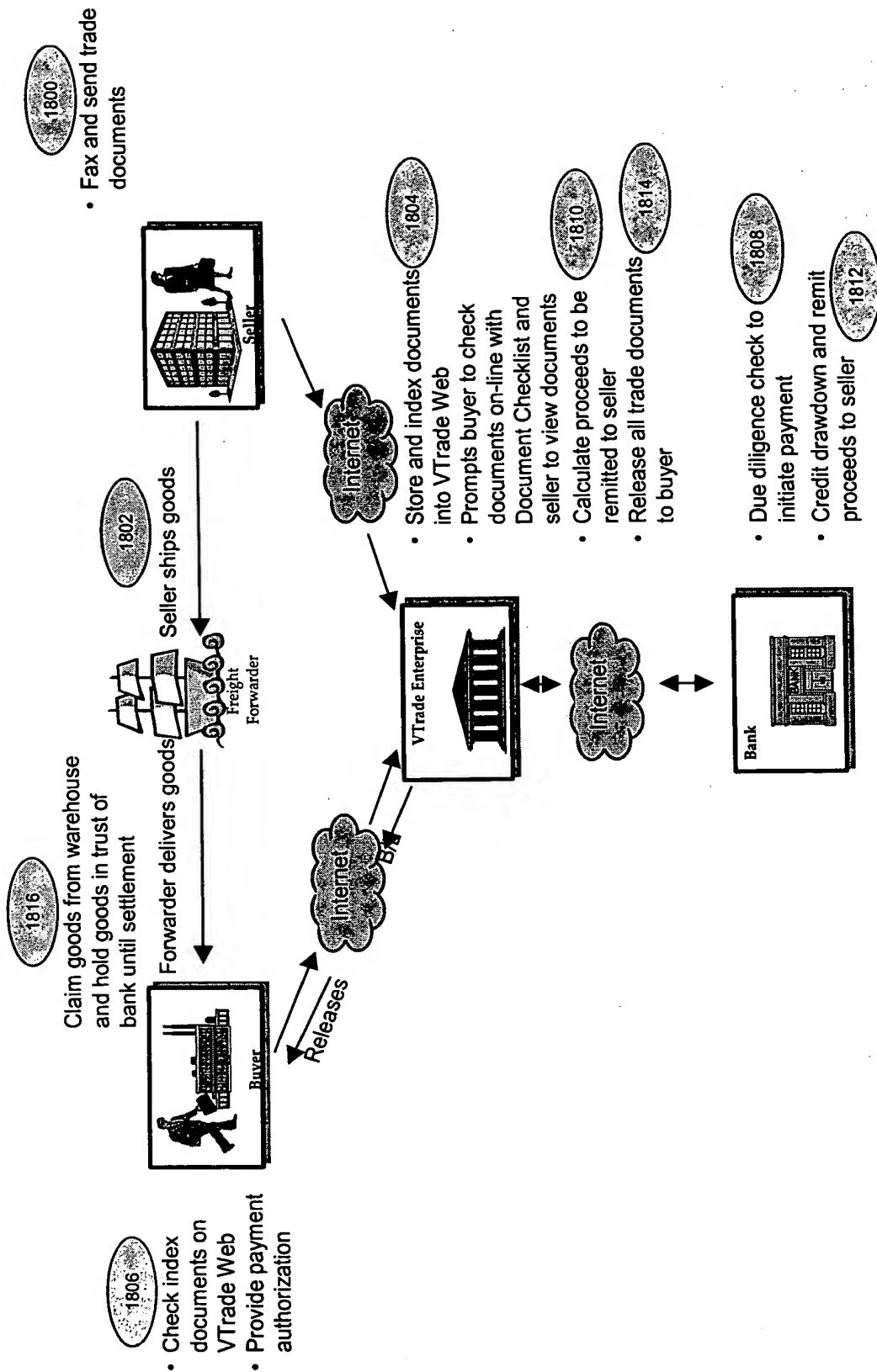


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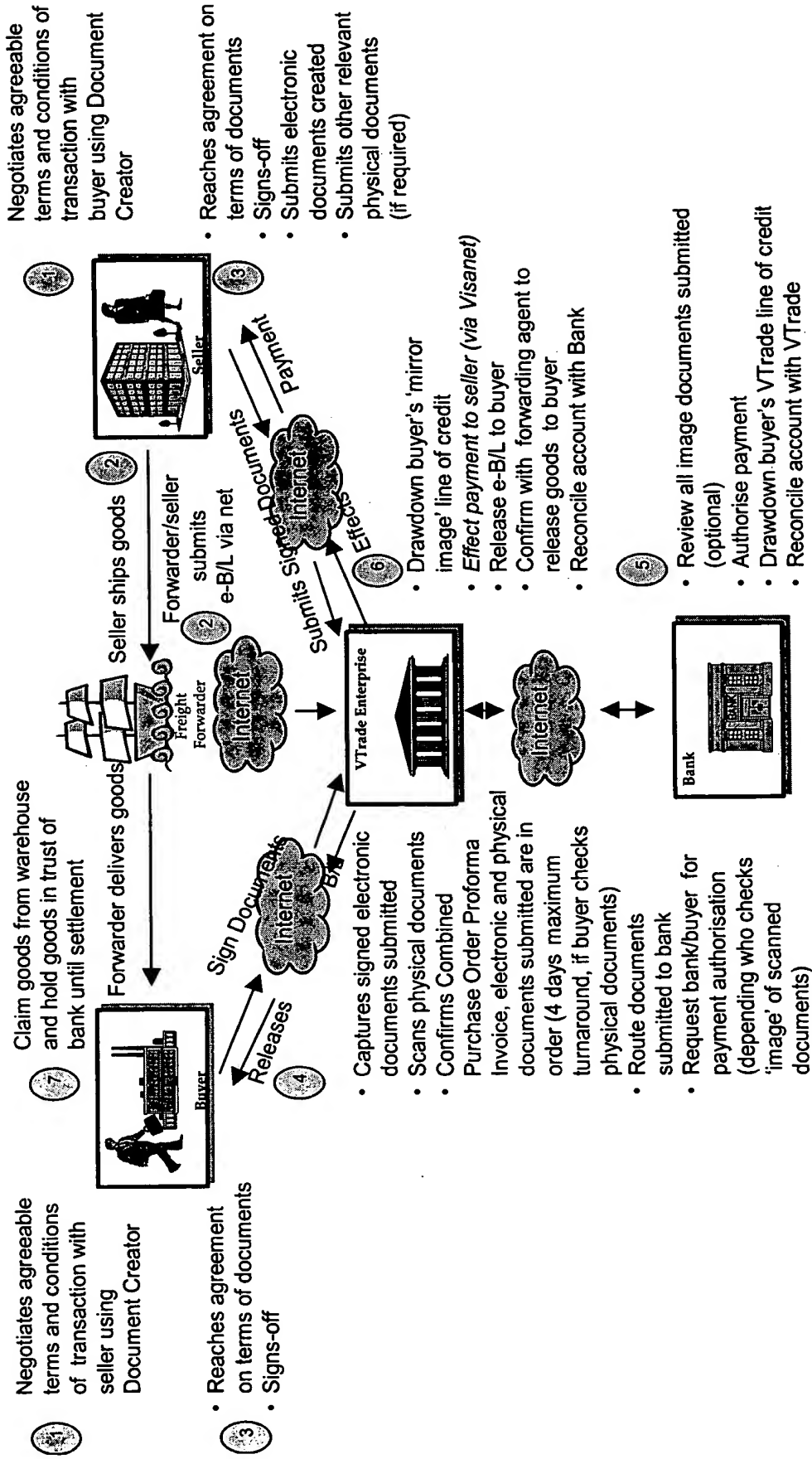


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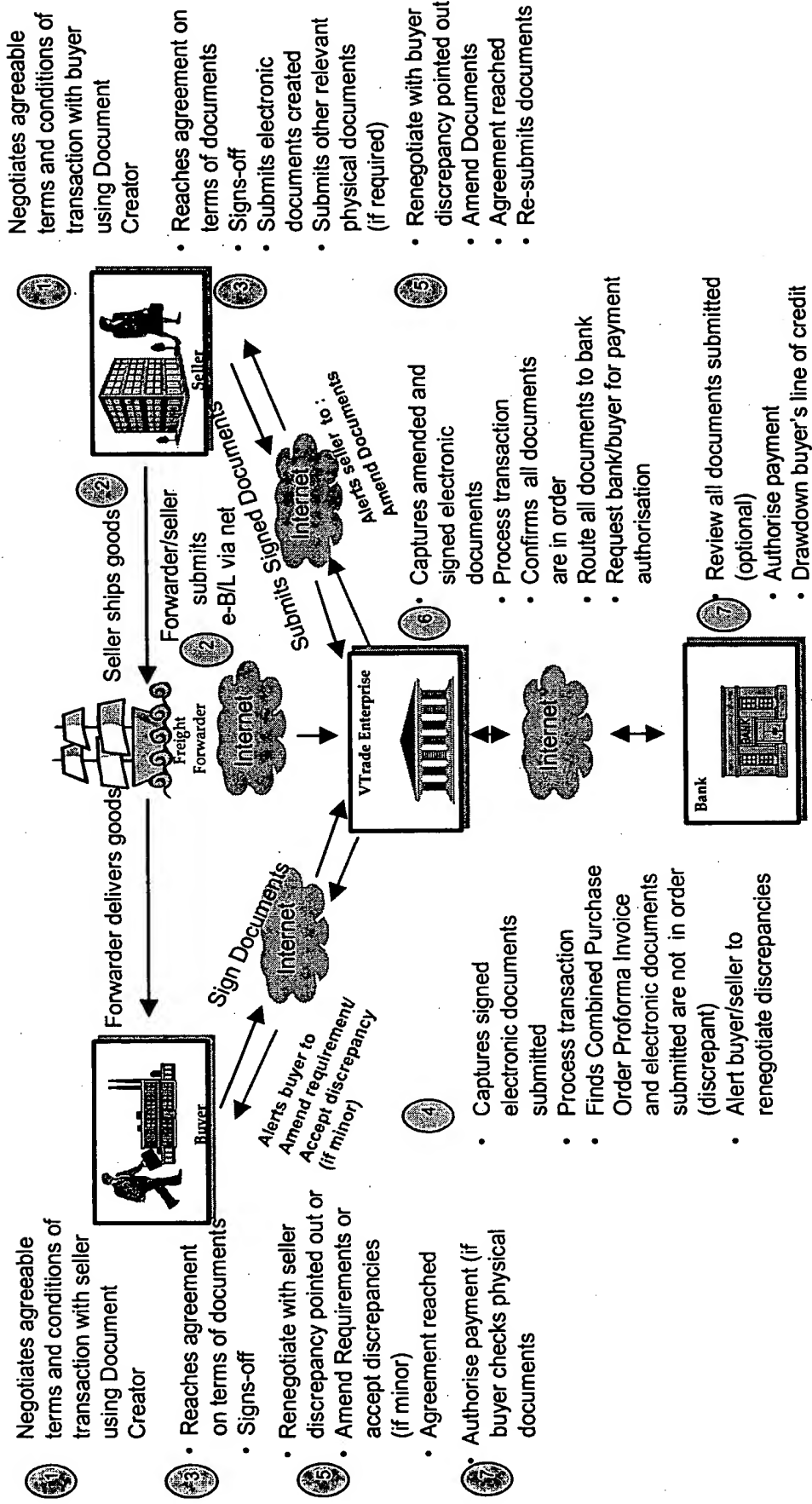


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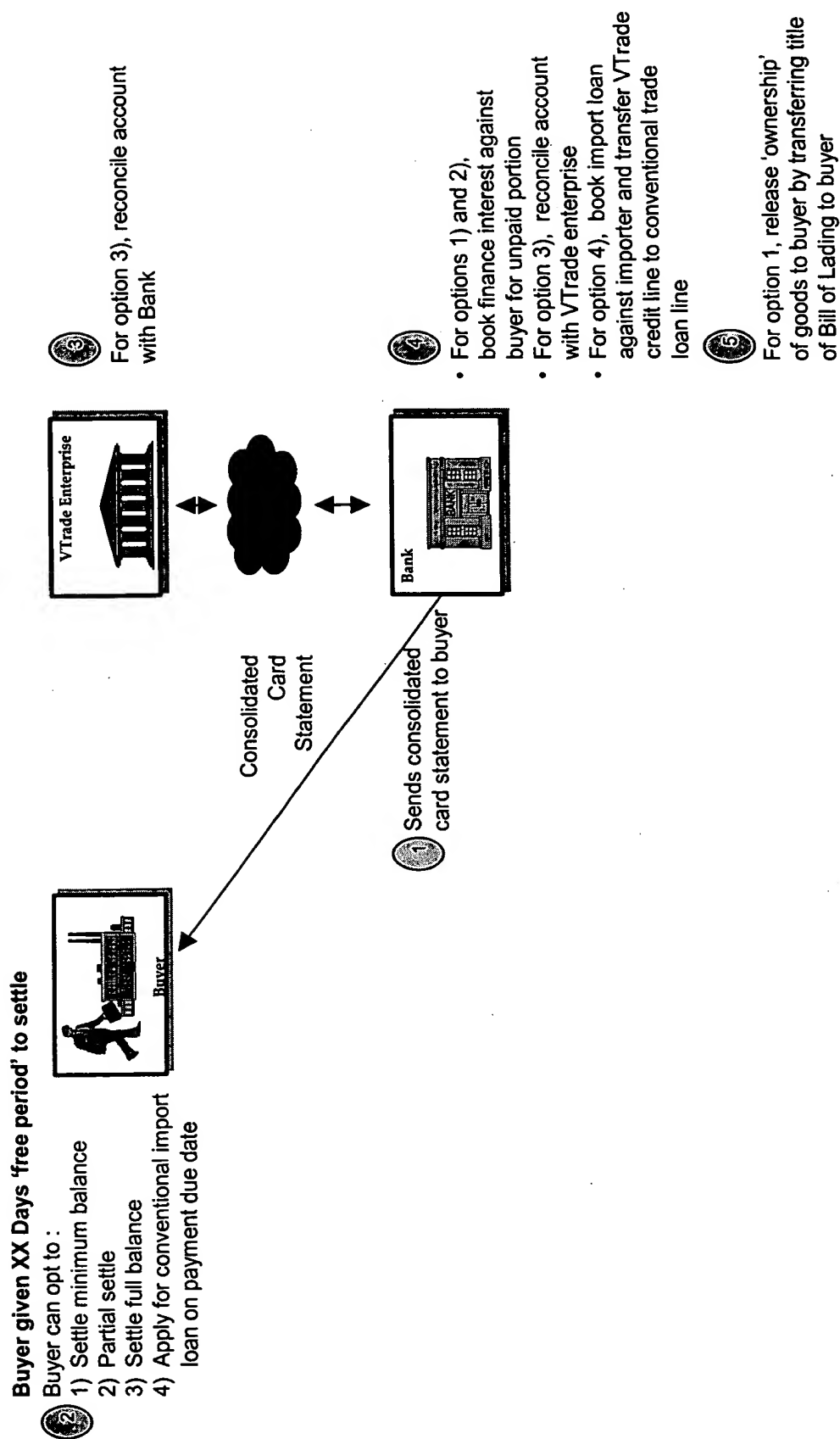


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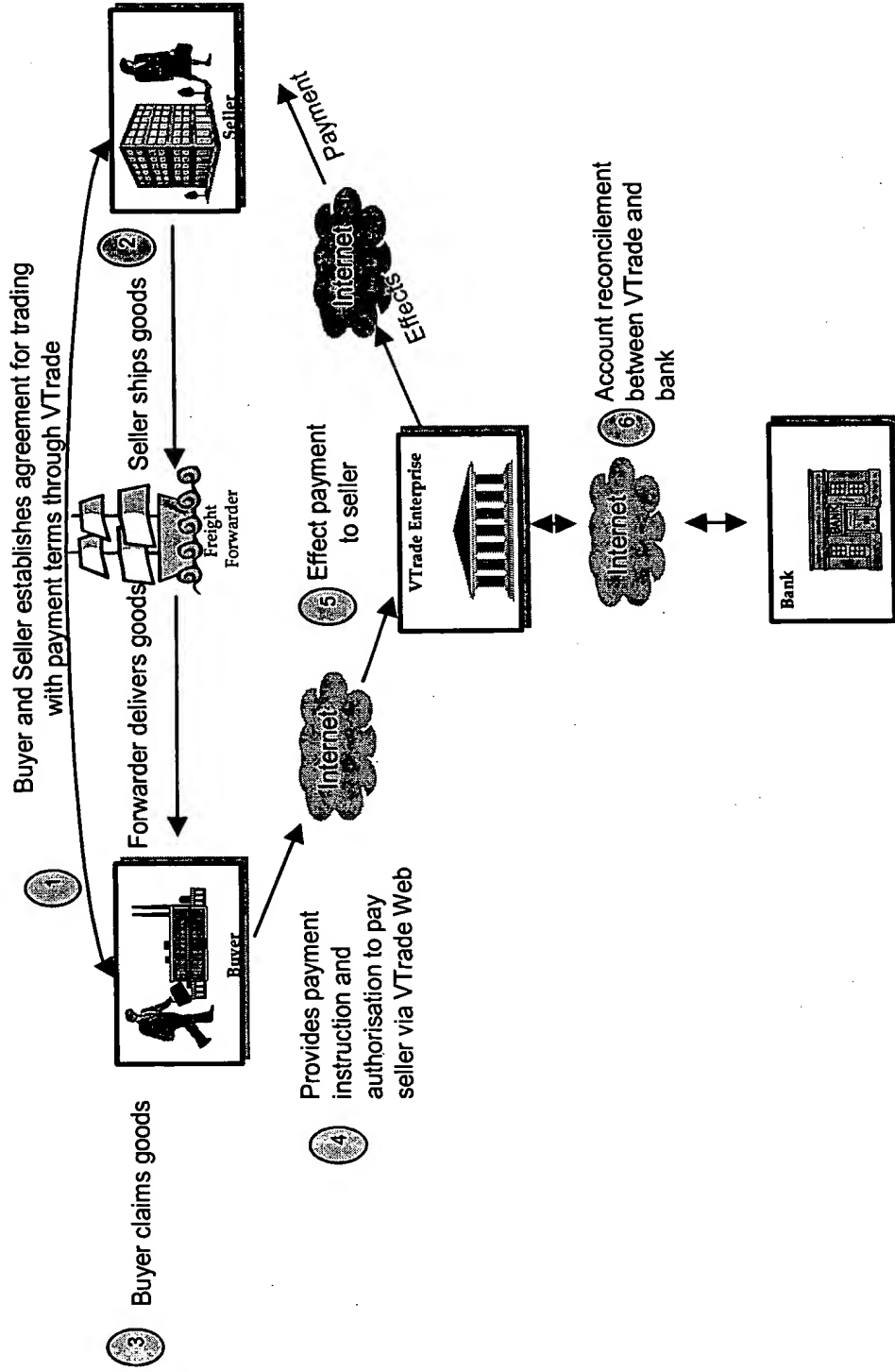


Figure 22

2300

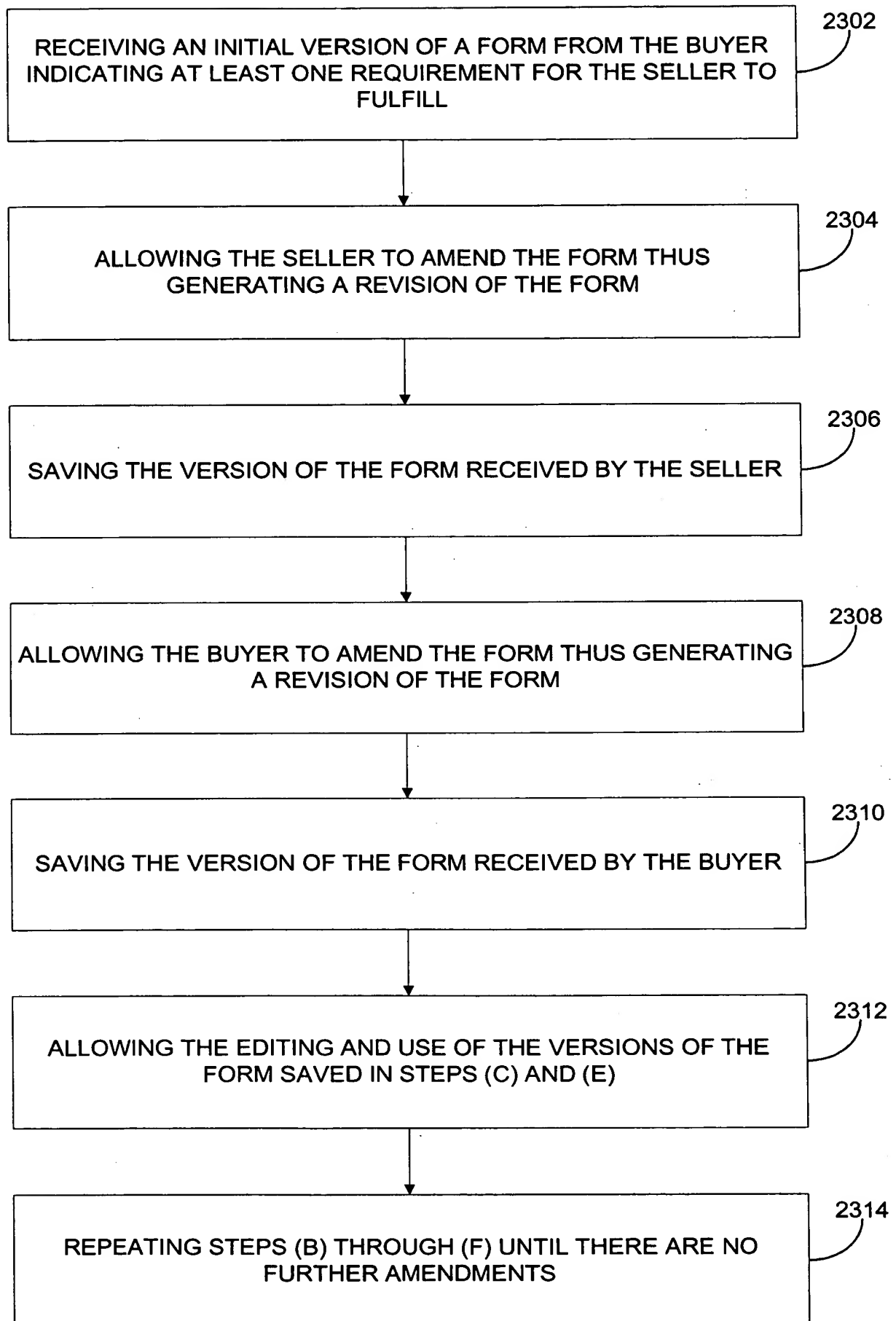


Figure 23

2400

VTTrade Purchase Order Proforma Invoice (POPI)

Transaction Reference & Date : _____
 VTTrade Account No : _____
 Buyer & Buyer's Business e-Mail : _____
 Visa Online Seller No : _____
 Seller & Seller's Business e-Mail : _____

Buyer and Seller is to agree and sign-off on electronic Purchase Order Proforma Invoice(POPI) before submission to VTTrade Enterprise. The agreed POPI becomes part of Buyer and Seller's binding Sales and Purchase Agreement

Buyer's Requirements		Seller's Fulfillment
		If yes, tick on box. If no, indicate offer
<input type="checkbox"/> Expiry date of Purchase Order Commitment (30 days)		<input type="checkbox"/> If no, _____
<input type="checkbox"/> Goods Description		<input type="checkbox"/> If no, _____
<input type="checkbox"/> Quantity/Unit		<input type="checkbox"/> If no, _____
<input type="checkbox"/> Unit Price		<input type="checkbox"/> If no, _____
<input type="checkbox"/> Invoice Amount	Currency	<input type="checkbox"/> If no, _____
<input type="checkbox"/> Terms of Payment (Sight Usance)		<input type="checkbox"/> If no, _____
<input type="checkbox"/> Terms of Insurance coverage (FOB/CIF)		<input type="checkbox"/> If no, _____
<input type="checkbox"/> Name of Shipper/Exporter		<input type="checkbox"/> If no, _____
<input type="checkbox"/> Port of Loading		<input type="checkbox"/> If no, _____
<input type="checkbox"/> Port of Discharge		<input type="checkbox"/> If no, _____
<input type="checkbox"/> Carrier		<input type="checkbox"/> If no, _____
<input type="checkbox"/> Latest Shipment Date		<input type="checkbox"/> If no, _____

Back

Forward

Page 1 of 2

Figure 24A

2400

VTrade Purchase Order **Proforma Invoice (POPI)**

Transaction Reference & Date : _____
 VTrade Account No : _____
 Buyer & Buyer's Business e-Mail : _____
 Visa Online Seller No : _____
 Seller & Seller's Business e-Mail : _____

Buyer and Seller is to agree and sign-off on electronic Purchase Order Proforma Invoice(POPI) before submission to VTrade Enterprise. The agreed POPI becomes part of Buyer and Seller's binding Sales and Purchase Agreement

Buyer's Requirements	Seller's Fulfillment
<input type="checkbox"/> Documents required Commercial Invoice Inspection Certificate Packing List Insurance Certificate Certificate of Origin Counselor's Invoice Others (Please Indicate)	<div style="text-align: right;">2402</div> <div style="text-align: right;">2404</div> <div style="text-align: right;">In Progress Submit</div> <div style="text-align: right;">Final Submit</div>
AGREEMENT ON OVERALL TERMS AND CONDITIONS OF PURCHASE ORDER PROFORMA INVOICE	
<div>Back</div>	<div>Forward</div> <div>Page 2 of 2</div>

Figure 24B

2500

VTrade Combined Purchase Order **Proforma Invoice**

Transaction Reference & Date : _____
 VTrade Account No : _____
 Buyer Name : _____
 Visa Online Merchant No : _____
 Merchant/Seller Name : _____

Buyer and Seller is to agree and sign-off on Combined Purchase Order Proforma Invoice before submission to VTrade Enterprise. This form also becomes part of Buyer and Seller's sales and purchase contract

	Buyer's Requirements	Seller's Fulfillment
<input type="checkbox"/> Expiry date of Purchase Order Commitment		
<input type="checkbox"/> Goods Description		
<input type="checkbox"/> Quantity/Unit		
<input type="checkbox"/> Unit Price		
<input type="checkbox"/> Invoice Amount		
<input type="checkbox"/> Terms of Payment		
<input type="checkbox"/> Terms of insurance coverage (FOB/CIF)		
<input type="checkbox"/> Name of Shipper/Exporter		
<input type="checkbox"/> Port of Loading		
<input type="checkbox"/> Port of Discharge		
<input type="checkbox"/> Carrier		
<input type="checkbox"/> Shipment Date		
<input type="checkbox"/> Documents required Inspection Certificate etc.		
AGREEMENT ON OVERALL TERMS AND CONDITIONS OF PURCHASE ORDER PROFORMA INVOICE	0	0

Figure 25

FIG. 26

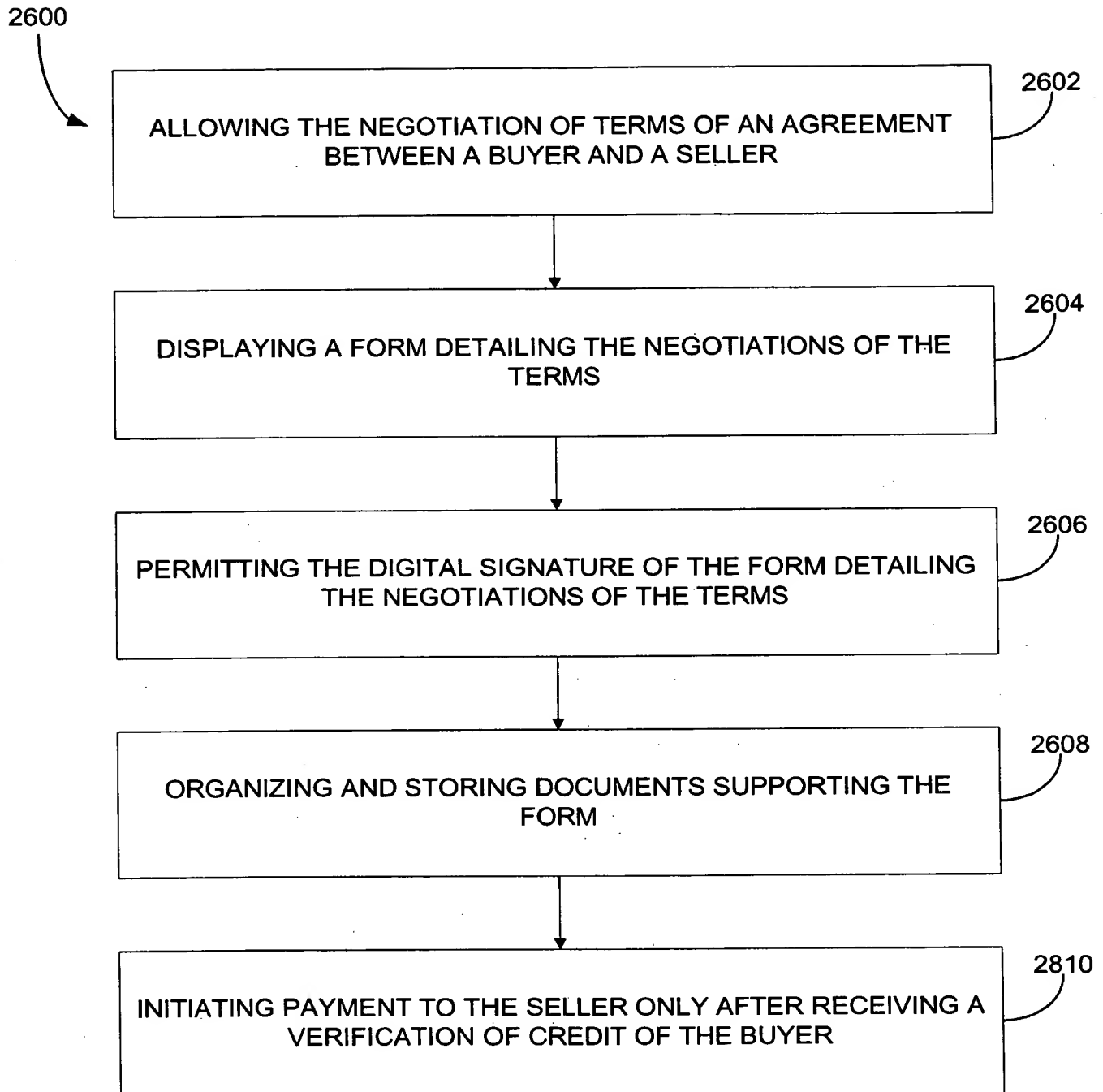


Figure 26

VTrade Electronic Document Checklist **(Main Menu Page)**

Transaction Reference & Date : _____
 VTrade Account No : _____
 Buyer Name : _____
 Visa Online Merchant No : _____
 Merchant/Seller Name : _____

Buyer and Seller is to agree on terms of each documents, sign-off next to related documents, and sign-off on Overall Terms of Document Creator before submitting to VTrade Enterprise for processing

Pressing on document icon will bring user to stored document page

VTrade Electronic Submissions

- ☒ Bill of Lading/Airwaybill/Truck BL
- ☐ Commercial Invoice
- ☐ Insurance Note/Certificate
- ☐ Packing/Weight List
- ☐ Others (Please Specify) _____

**Buyer's
Signature**

**Seller's
Signature**

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Vtrade Hardcopy Submissions

- ☐ Commercial Invoice
- ☐ Certificate of Origin
- ☐ Custom's Declaration
- ☐ Counselor's Invoice
- ☐ Sanctions/Boycott Declarations
- ☐ Insurance Certificate
- ☐ Packing/Weight List
- ☐ Inspection Certificate
- ☐ Lab Test Report
- ☐ Beneficiary's Certificate
- ☐ Others (Please Specify) _____

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AGREEMENT ON OVERALL TERMS
AND CONDITIONS OF DOCUMENT CREATOR

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Figure 27

FIG. 28

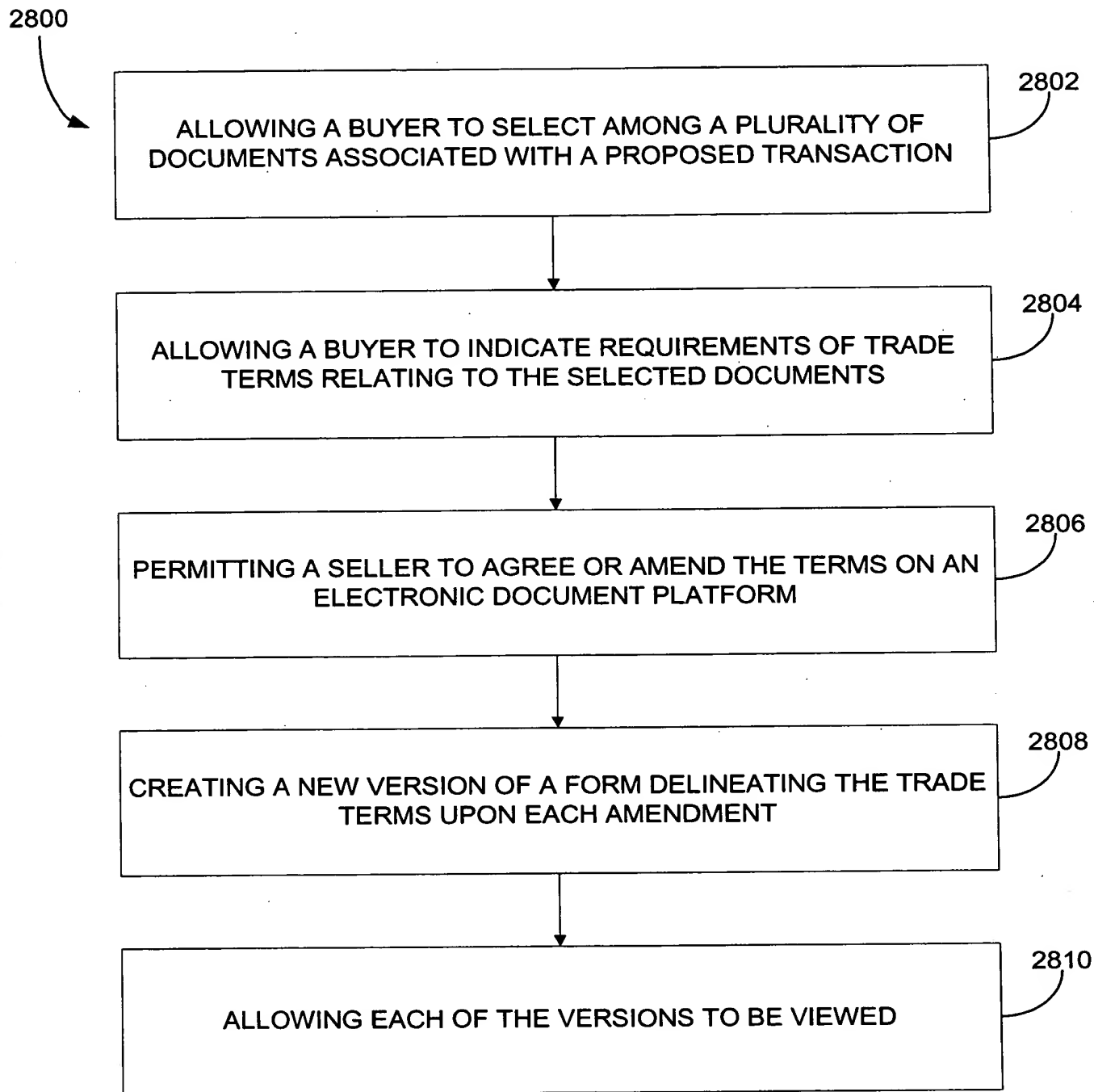


Figure 28

VTrade Electronic Document Creator

(Document Page)

Transaction Reference & Date : _____
 VTrade Card/Account No : _____
 Buyer Name : _____
 Visa Online Merchant No : _____
 Seller Name : _____
 Document Type : Bill Of Lading

**Importer and Exporter is to negotiate and agree on terms of documents before signing
 -off on respective documents on Document Creator Main Menu**

	Buyer's Requirements	Seller's Fulfillment
<input type="checkbox"/> Name of Shipper		
<input type="checkbox"/> Consigned to		
<input type="checkbox"/> Name of Vessel		
<input type="checkbox"/> Port of Loading		
<input type="checkbox"/> Port of Discharge		
<input type="checkbox"/> Place of Delivery		
<input type="checkbox"/> On Board Date		
<input type="checkbox"/> Clean On Board		
<input type="checkbox"/> Shipping Marks		
<input type="checkbox"/> No. of Packages		
<input type="checkbox"/> Description of Goods		
<input type="checkbox"/> Gross Weight		
<input type="checkbox"/> Measurements		
<input type="checkbox"/> Freight Charges		
<input type="checkbox"/> Prepaid		
<input type="checkbox"/> Collect		
ISSUER/MASTER/ CARRIER'S SIGNATURE	0	Date Signed

Figure 29

3000

VTrade Document Checklist

Transaction Reference & Date : _____
 VTrade Account No : _____
 Buyer Name : _____
 Visa Online Merchant No : _____
 Merchant/Seller Name : _____

Buyer and Seller is to agree on terms of each documents, sign-off on checklist after negotiation and finalization on VTrade Web

3004

VTrade Documents

Pressing on document icon will bring user to stored document page

- ☒ Bill of Lading/Airwaybill/Truck BL
- ☐ Commercial Invoice
- ☐ Insurance Note/Certificate
- ☐ Packing/Weight List
- ☐ Commercial Invoice
- ☐ Certificate of Origin
- ☐ Custom's Declaration
- ☐ Counselor's Invoice
- ☐ Sanctions/Boycott Declarations
- ☐ Lab Test Report
- ☐ Beneficiary's Certificate
- ☐ Others (Please Specify)
- ☐ Others Discrepancies

**Discrepancies
Noted**

Buyer's Signature

0

Forward to Bank for
Due Diligence

Payment Authorization
to VTrade

Page 1 of 1

Figure 30

3100

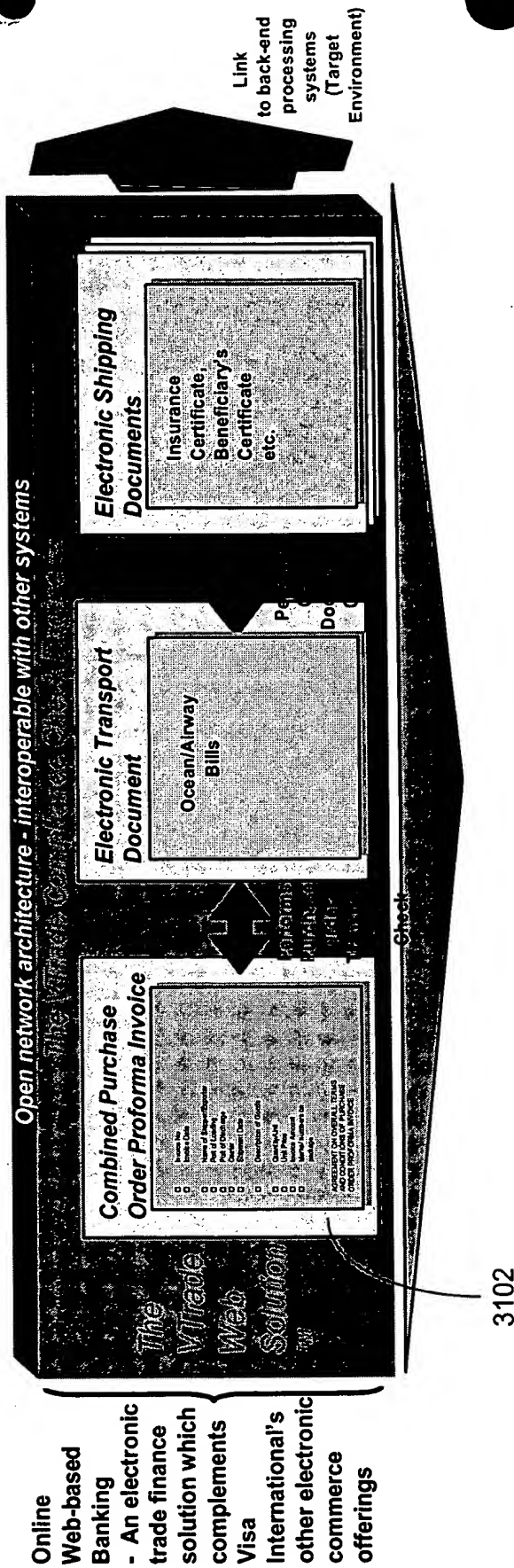


Figure 31

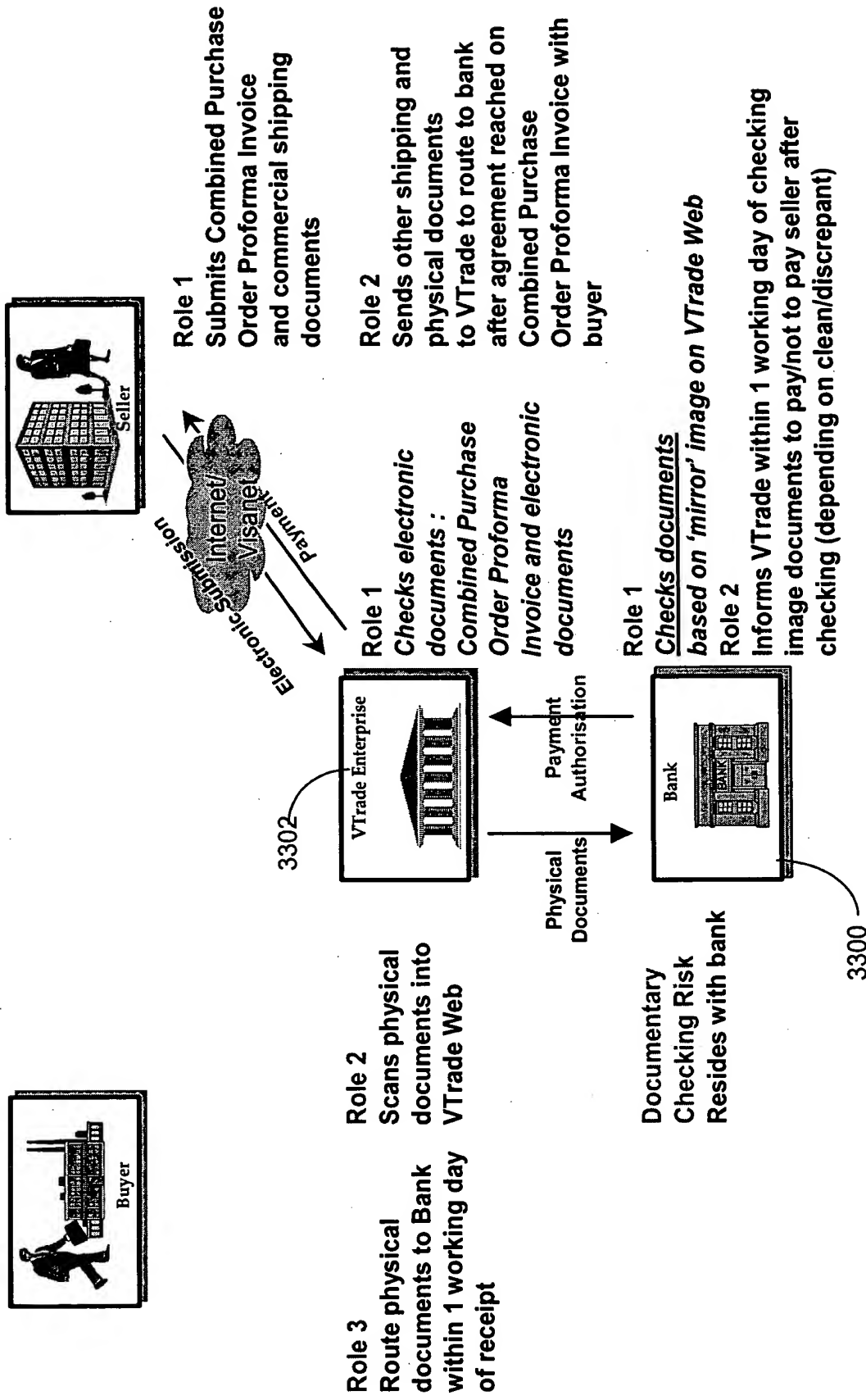


Figure 33

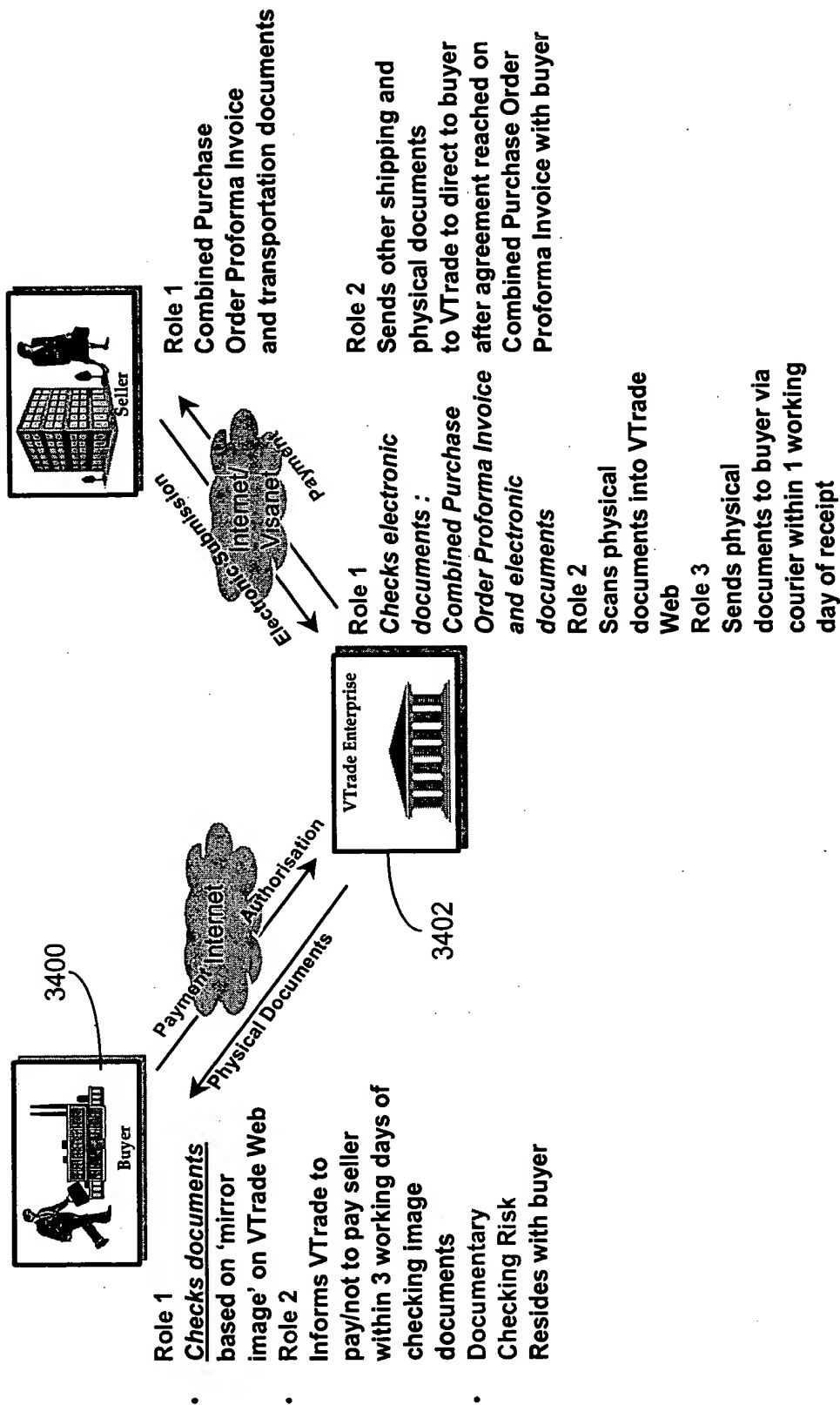


Figure 34

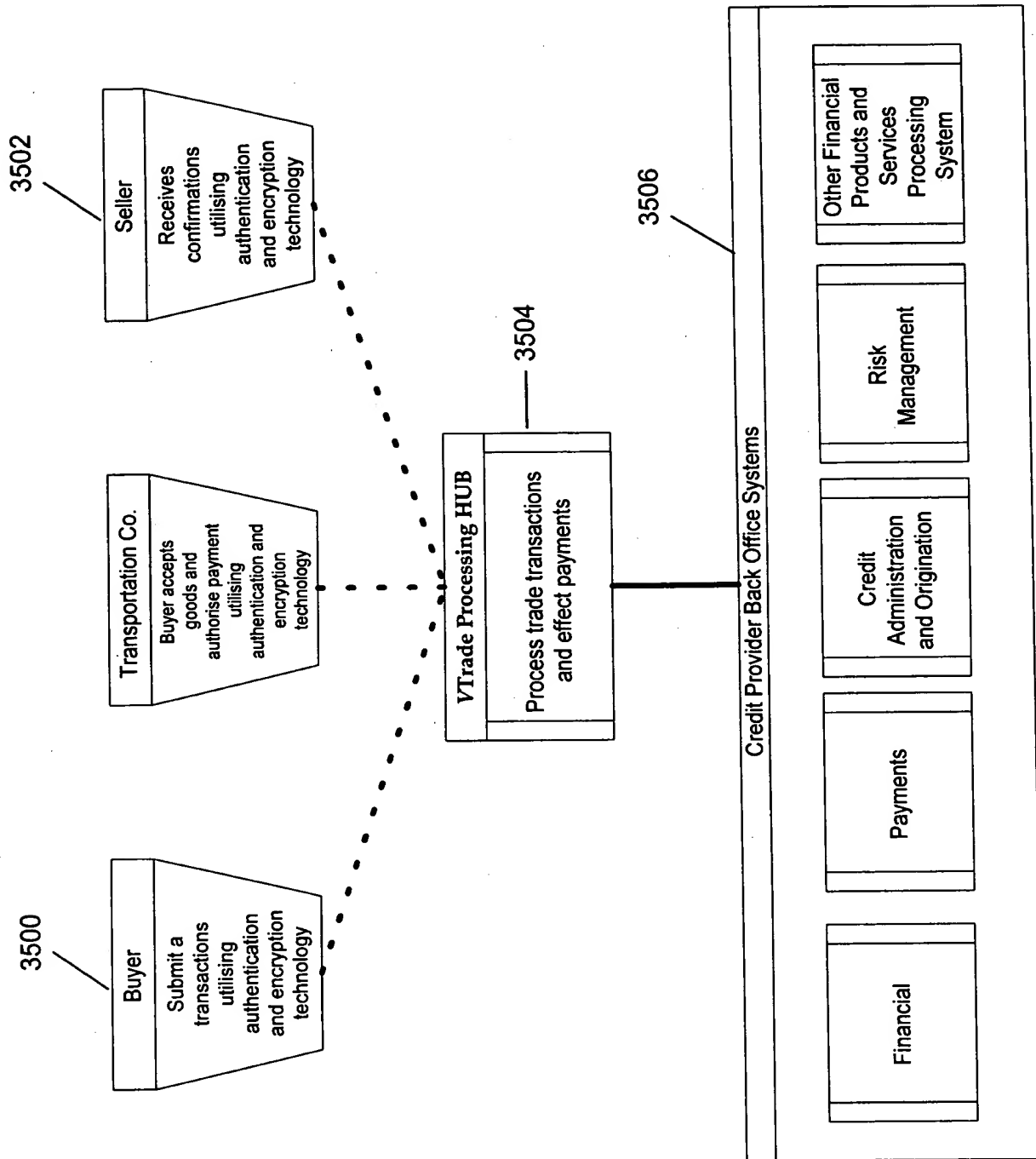
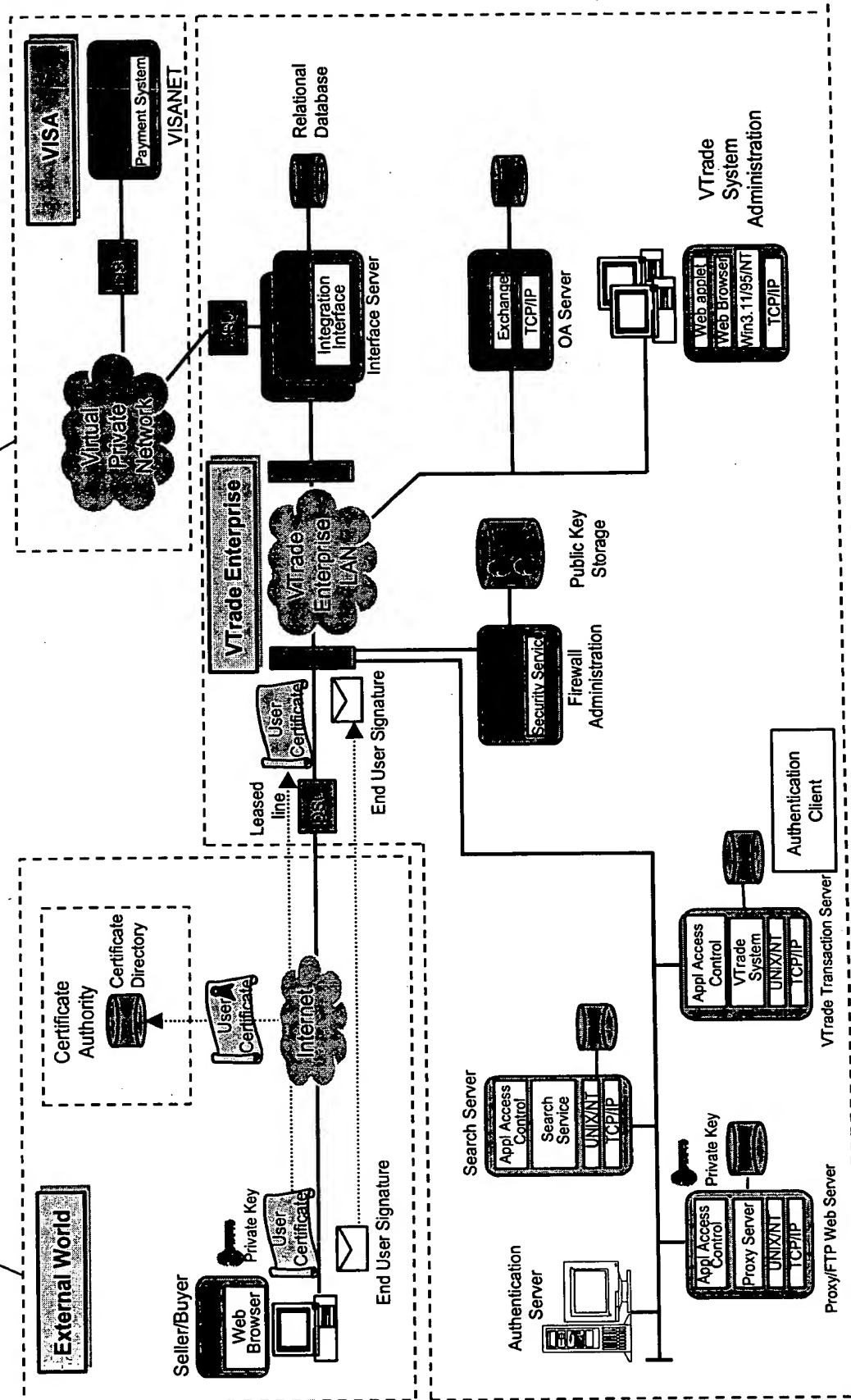


Figure 35

3602

3604



3600

Figure 36

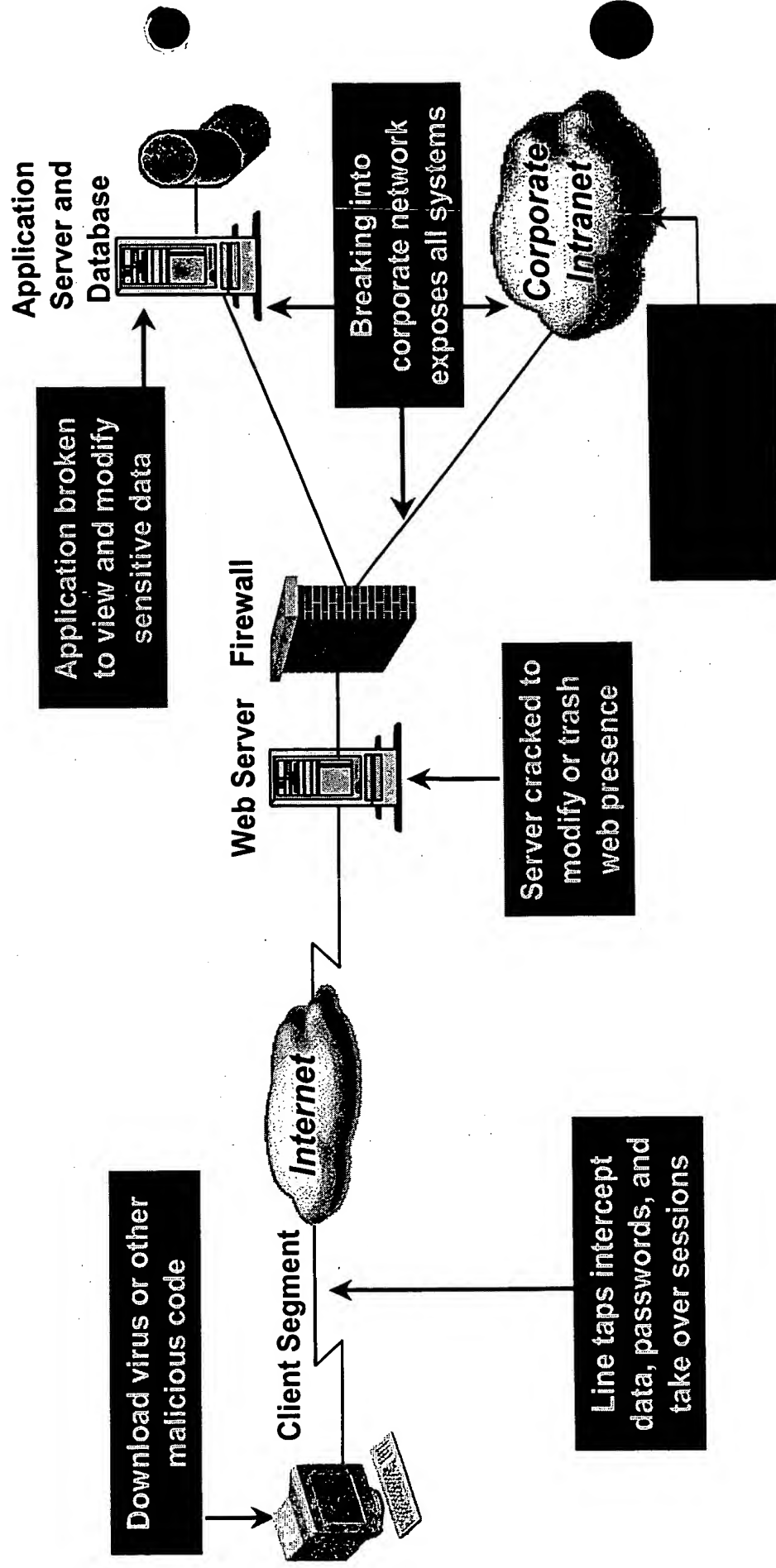


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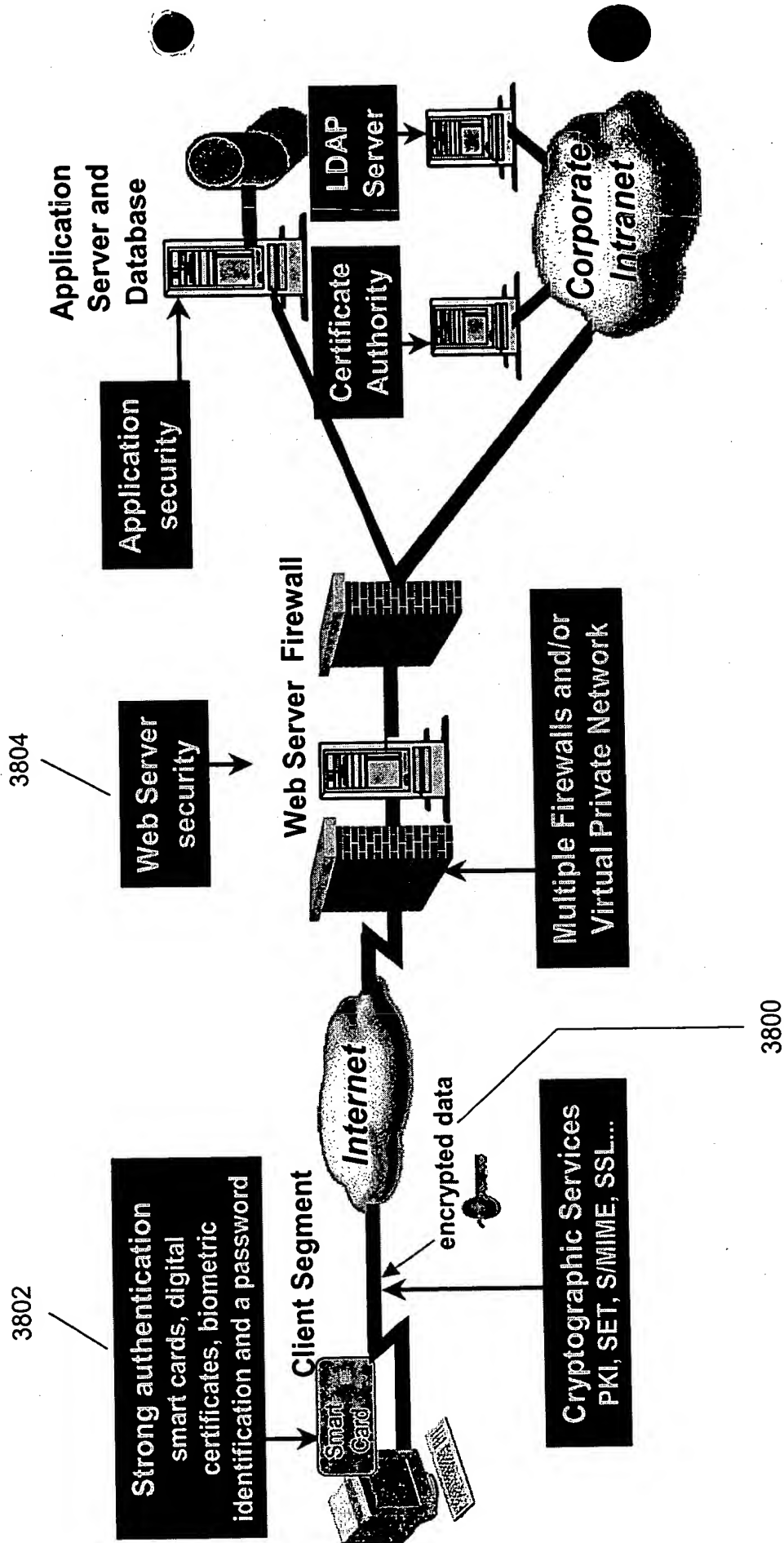


Figure 38

3900 SECURITY PRINCIPLES	3902 Authentication Services	3904 Cryptography Services	3906 Certification Services
Identification	Yes		Yes
Authentication	Yes		Yes
Authorization	Yes		Yes
Privacy		Yes	Yes
Integrity		Yes	Yes
Non-Repudiation			Yes

Figure 39

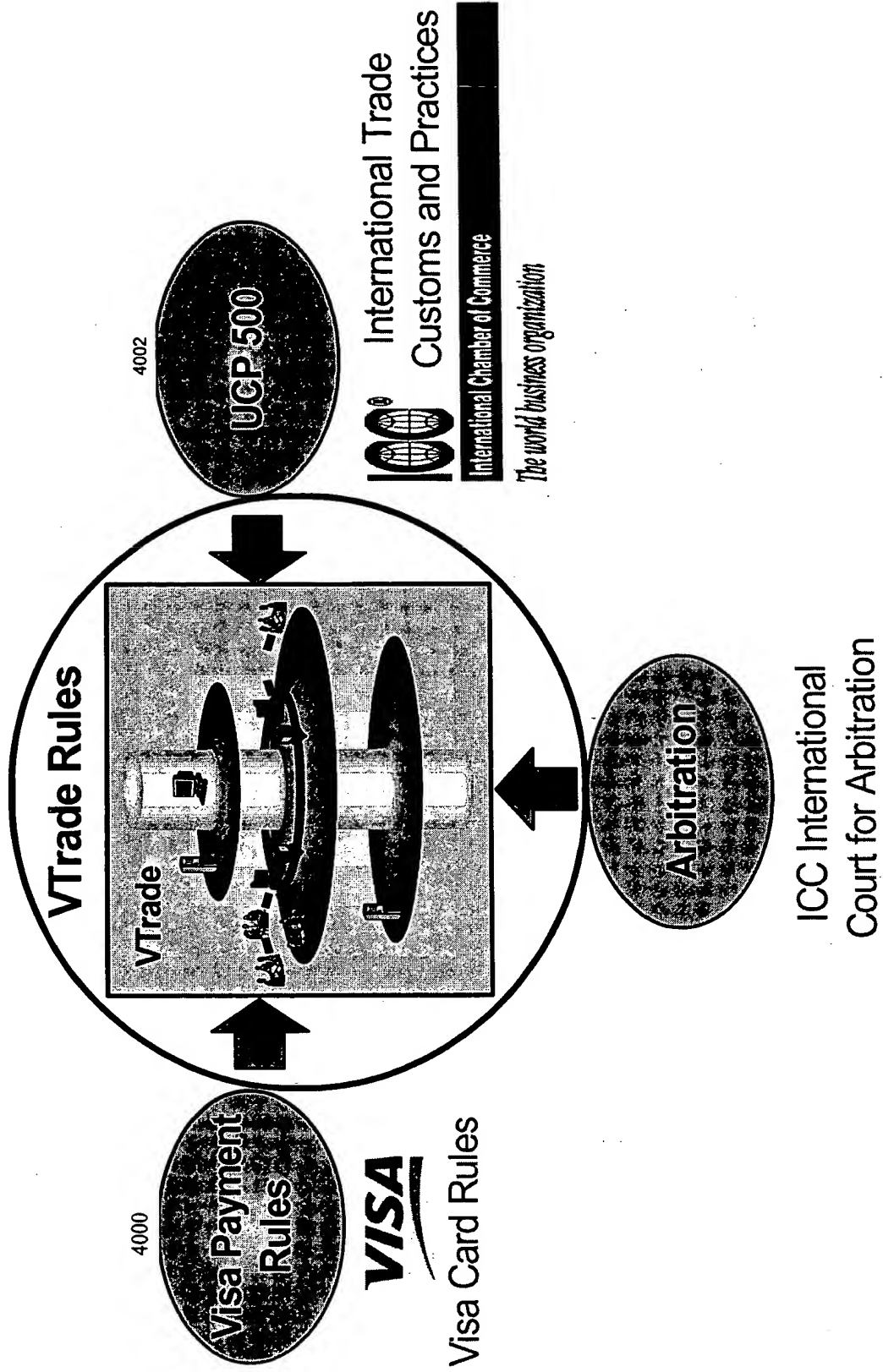


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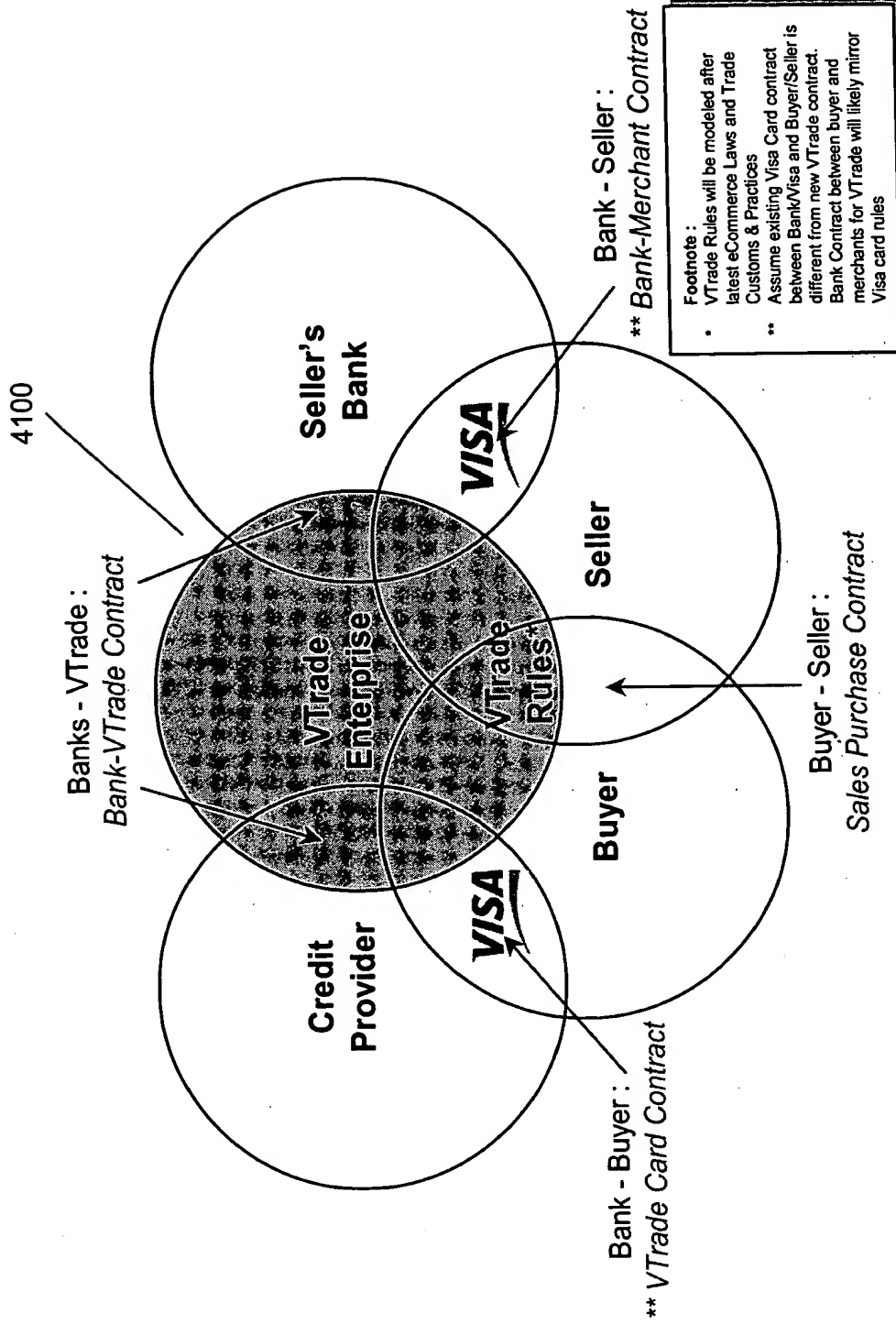


Figure 41

4202

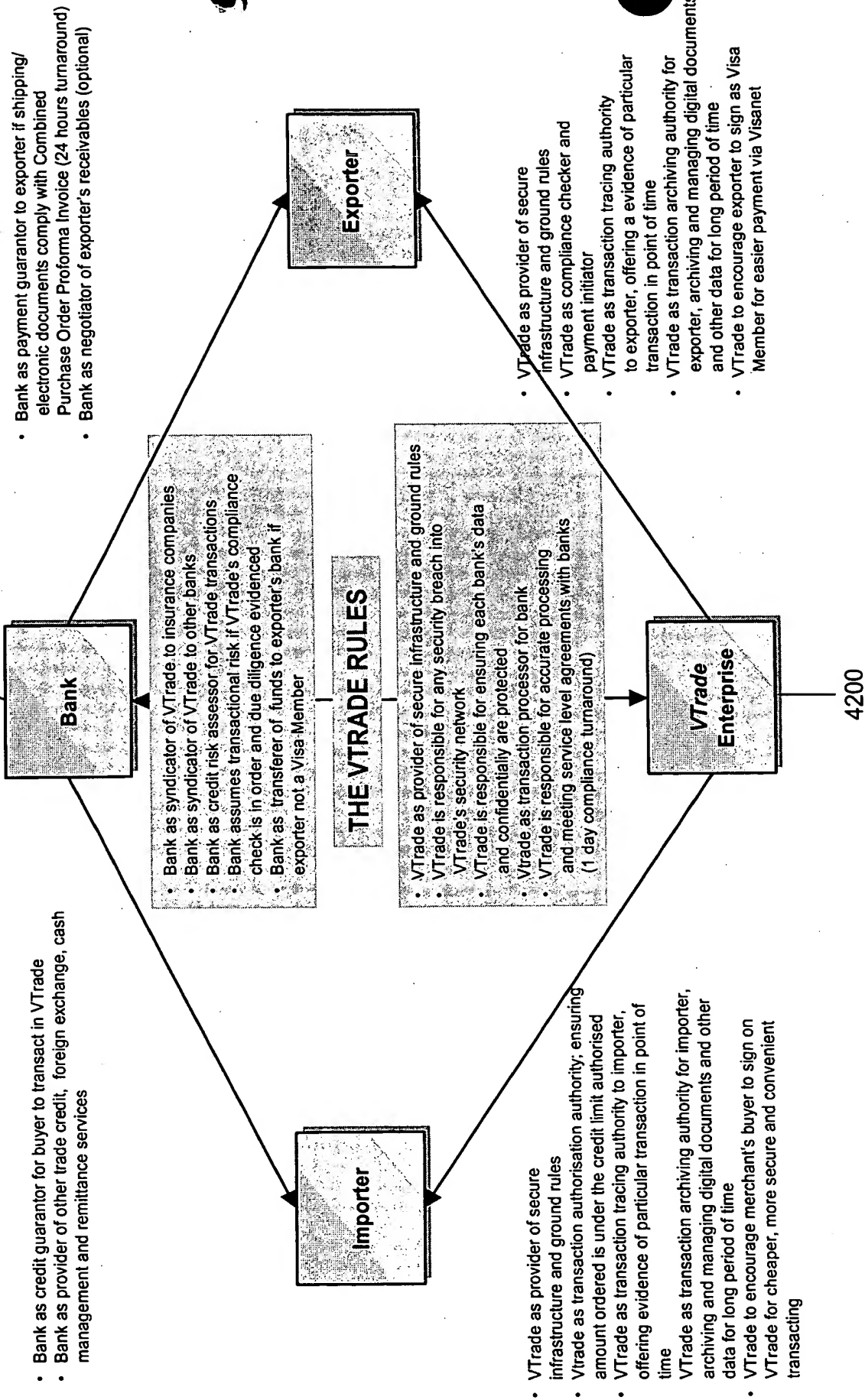


Figure 42

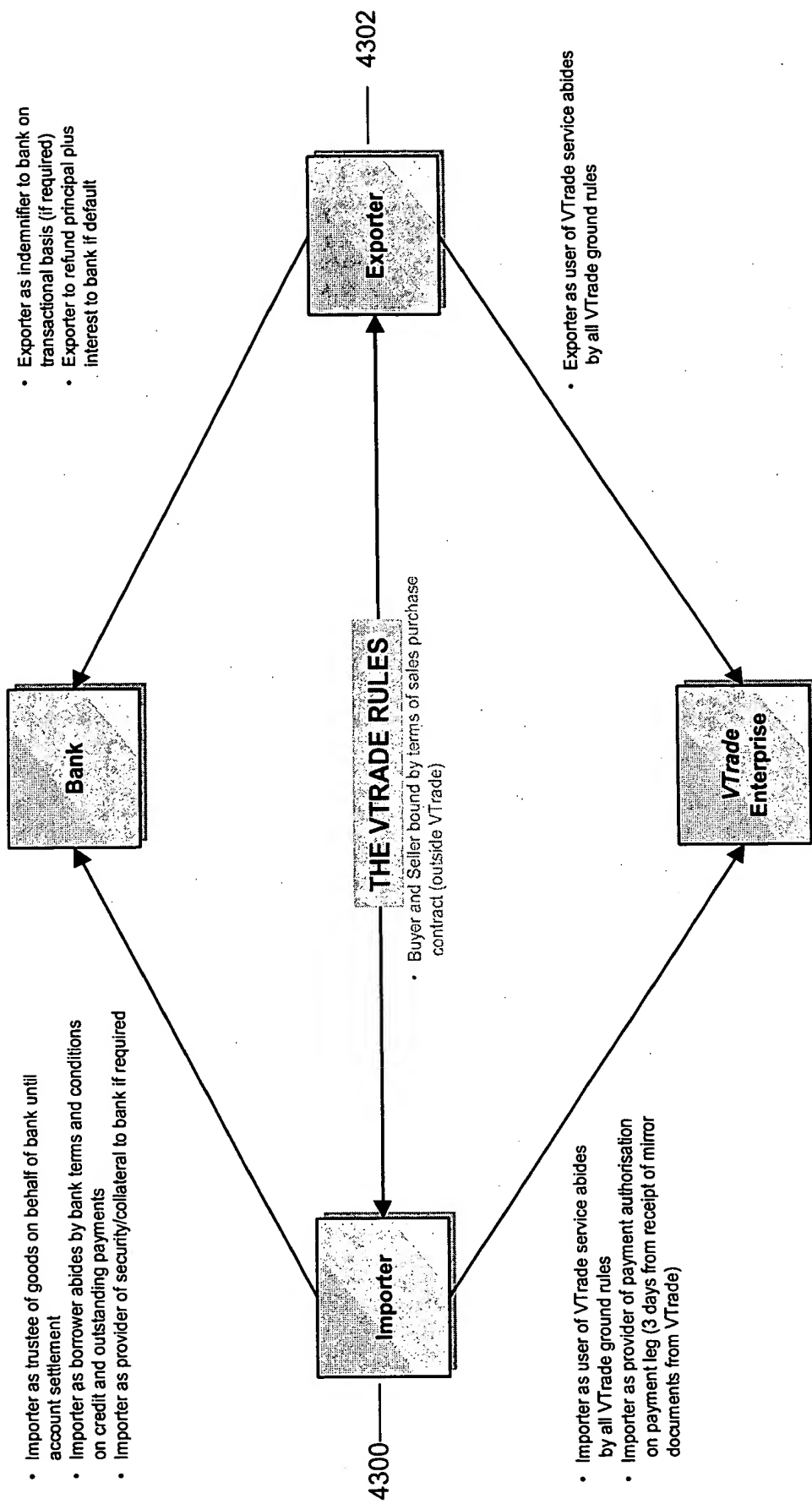


Figure 43

Figure 44

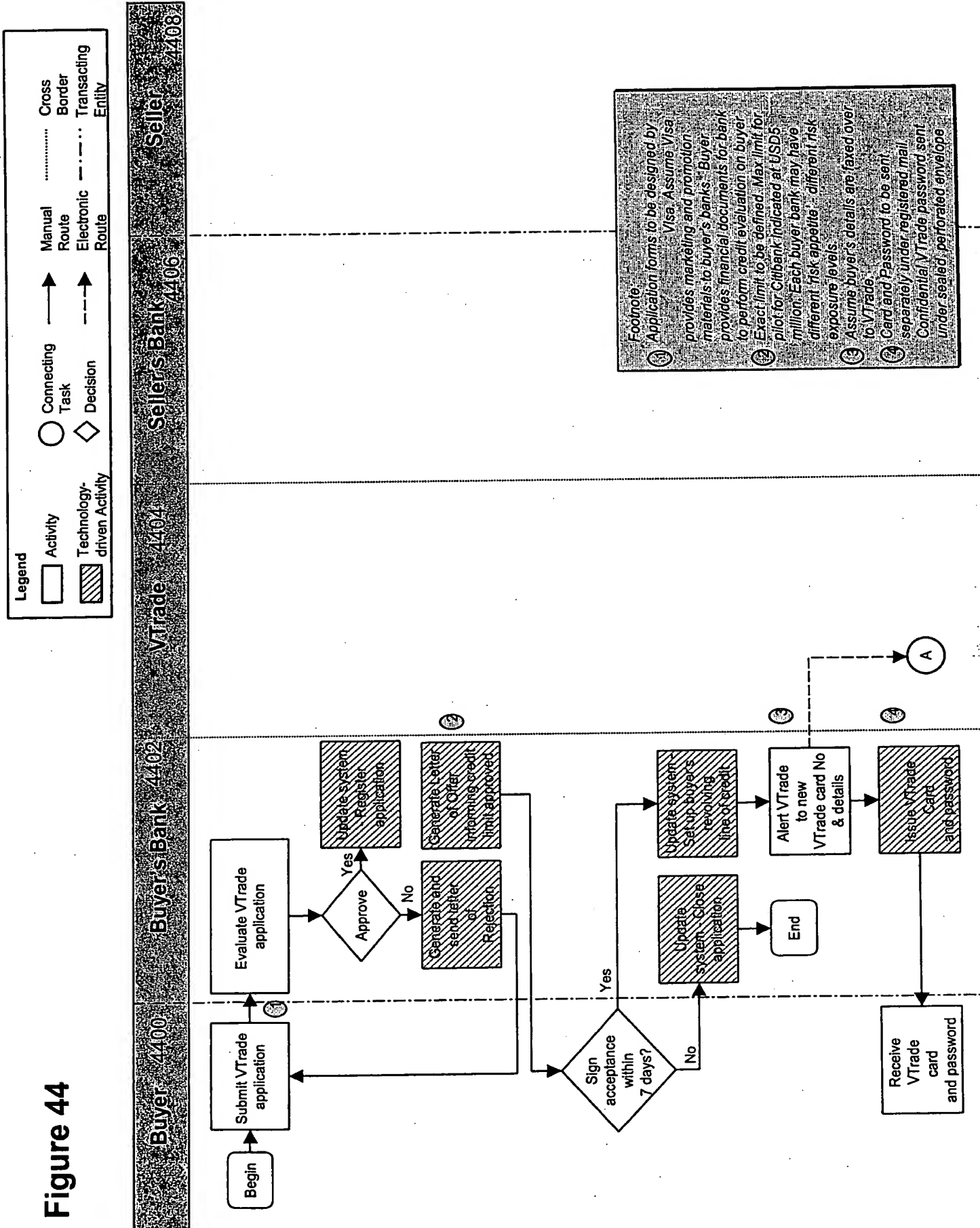
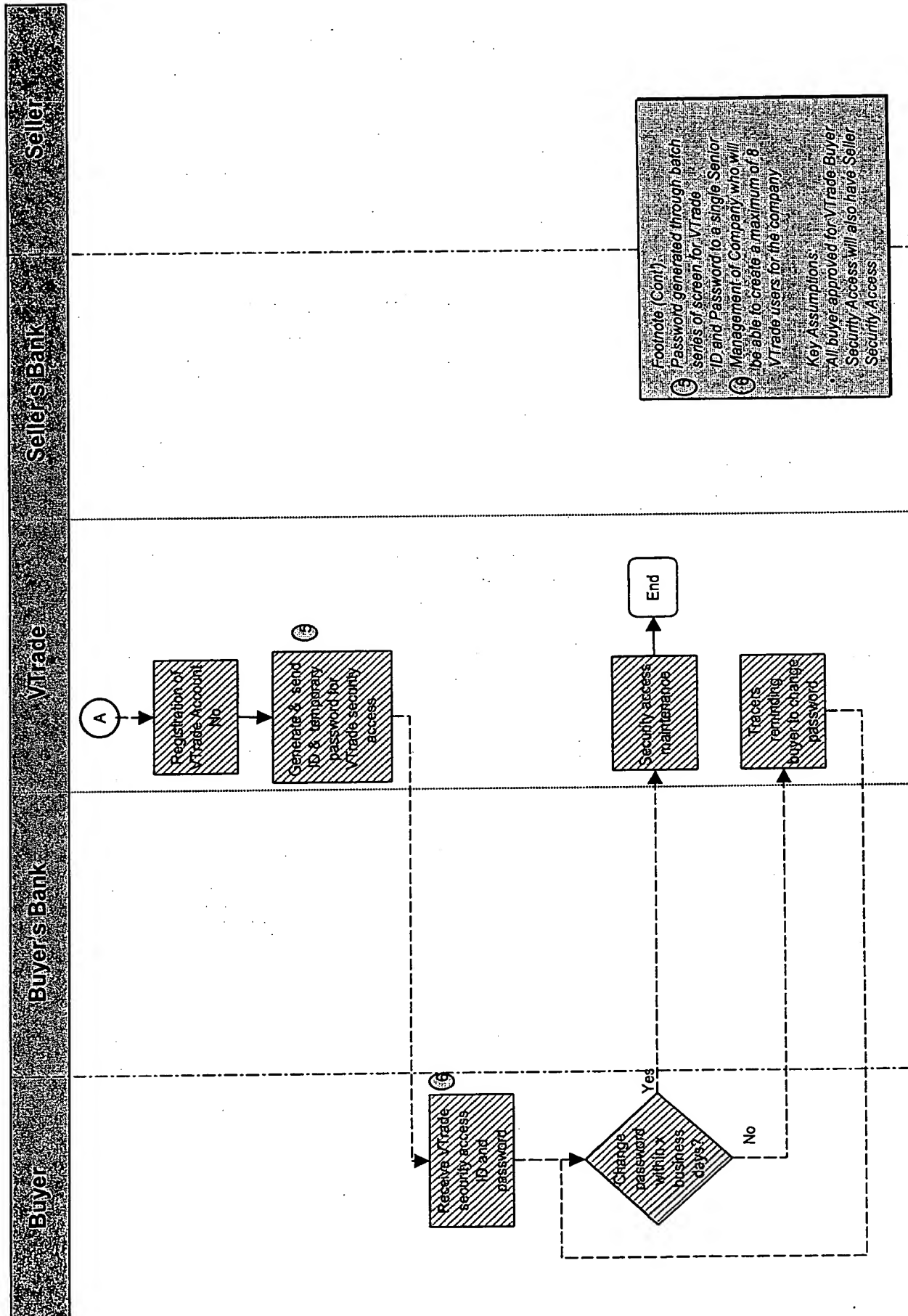
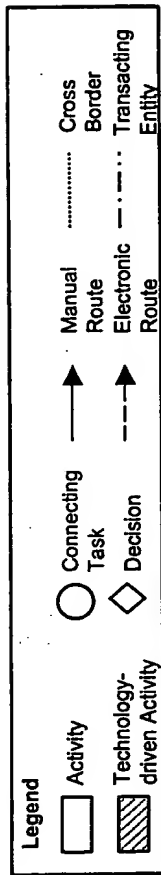


Figure 45



Footnote (Cont.)

(5) Password generated through batch series of screen for VTTrade ID and Password to a single Senior Management of Company who will be able to create a maximum of 8 VTTrade users for the company

Key Assumptions:

- All buyer approved for VTTrade Buyer Security Access will also have Seller Security Access

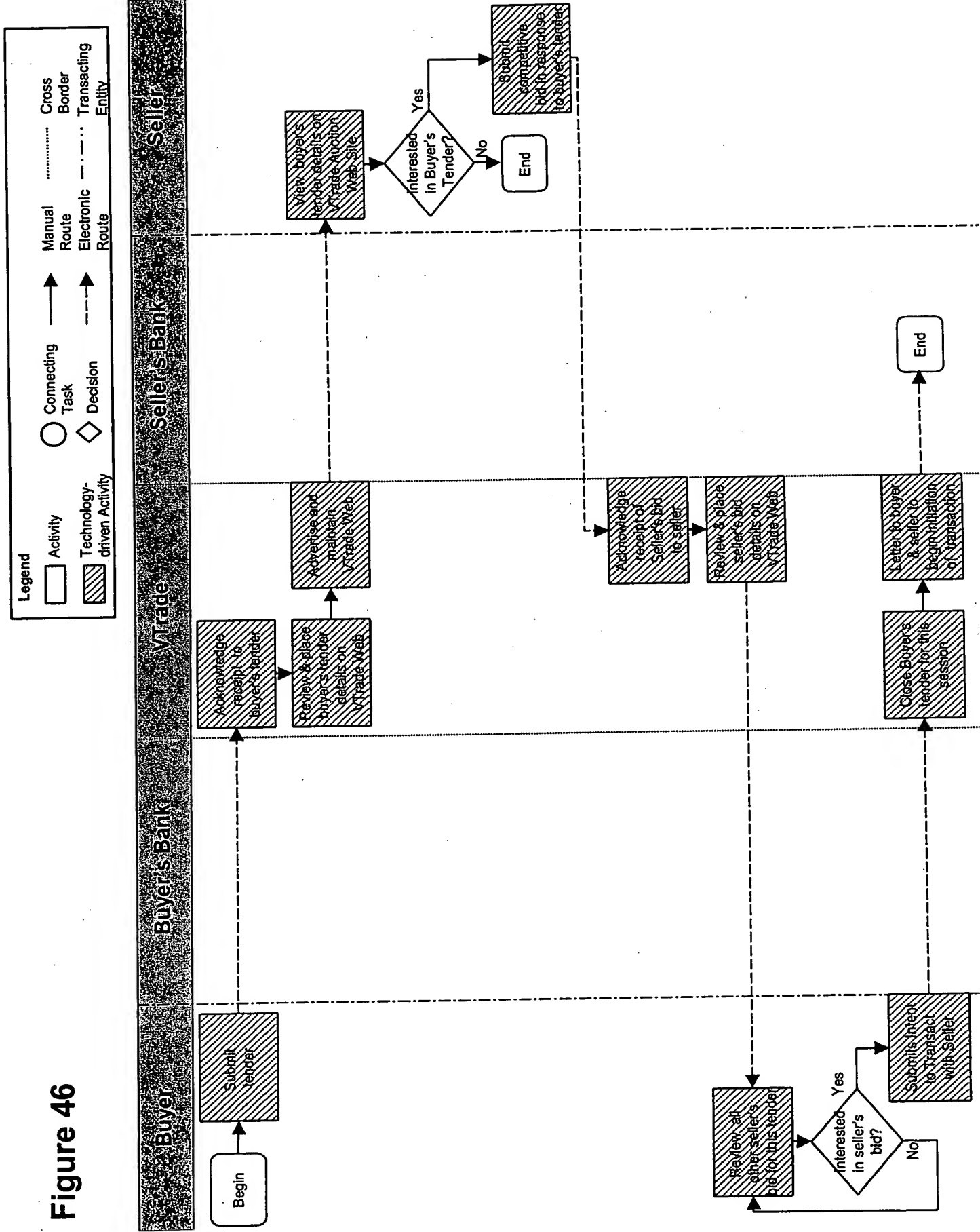


Figure 47

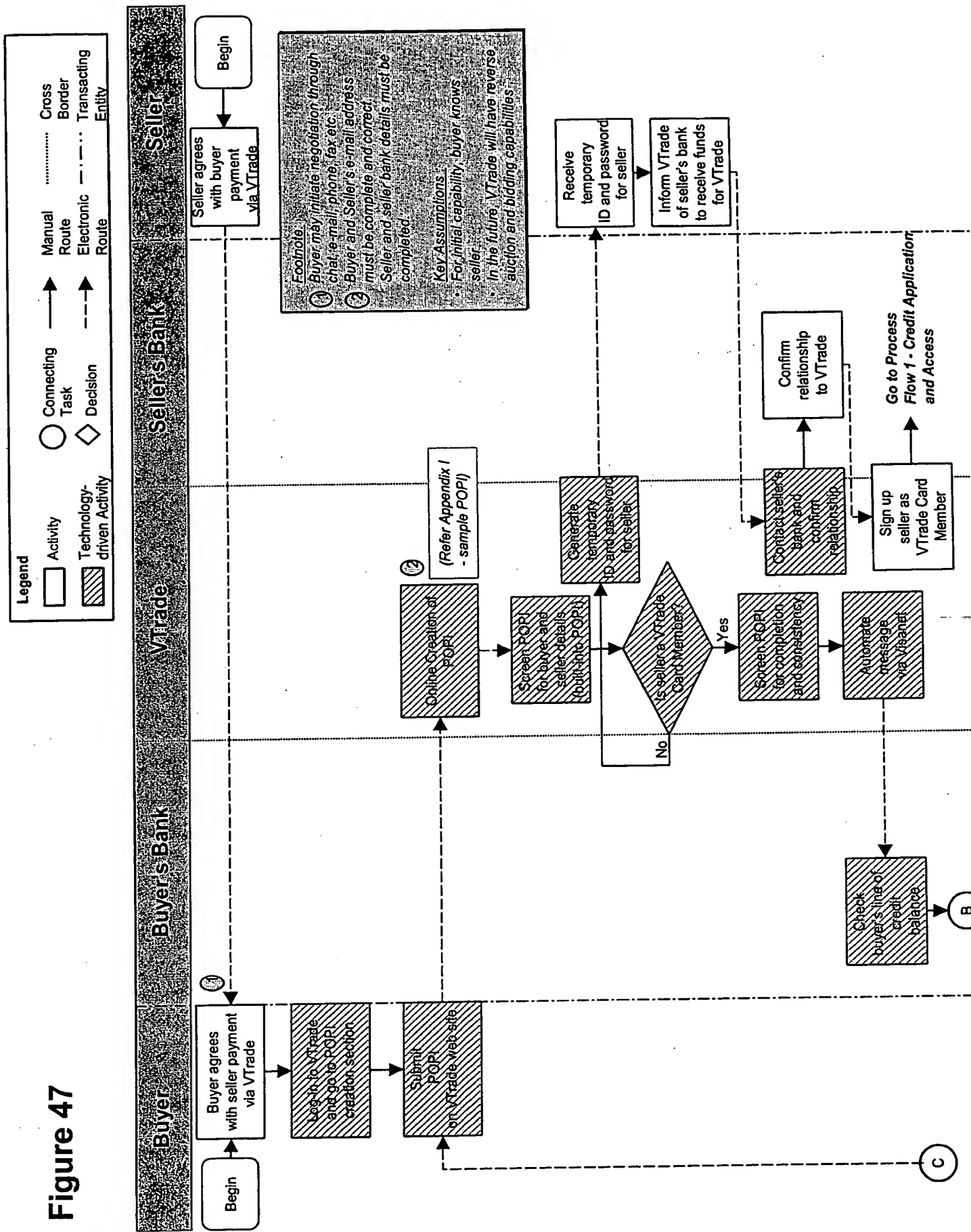


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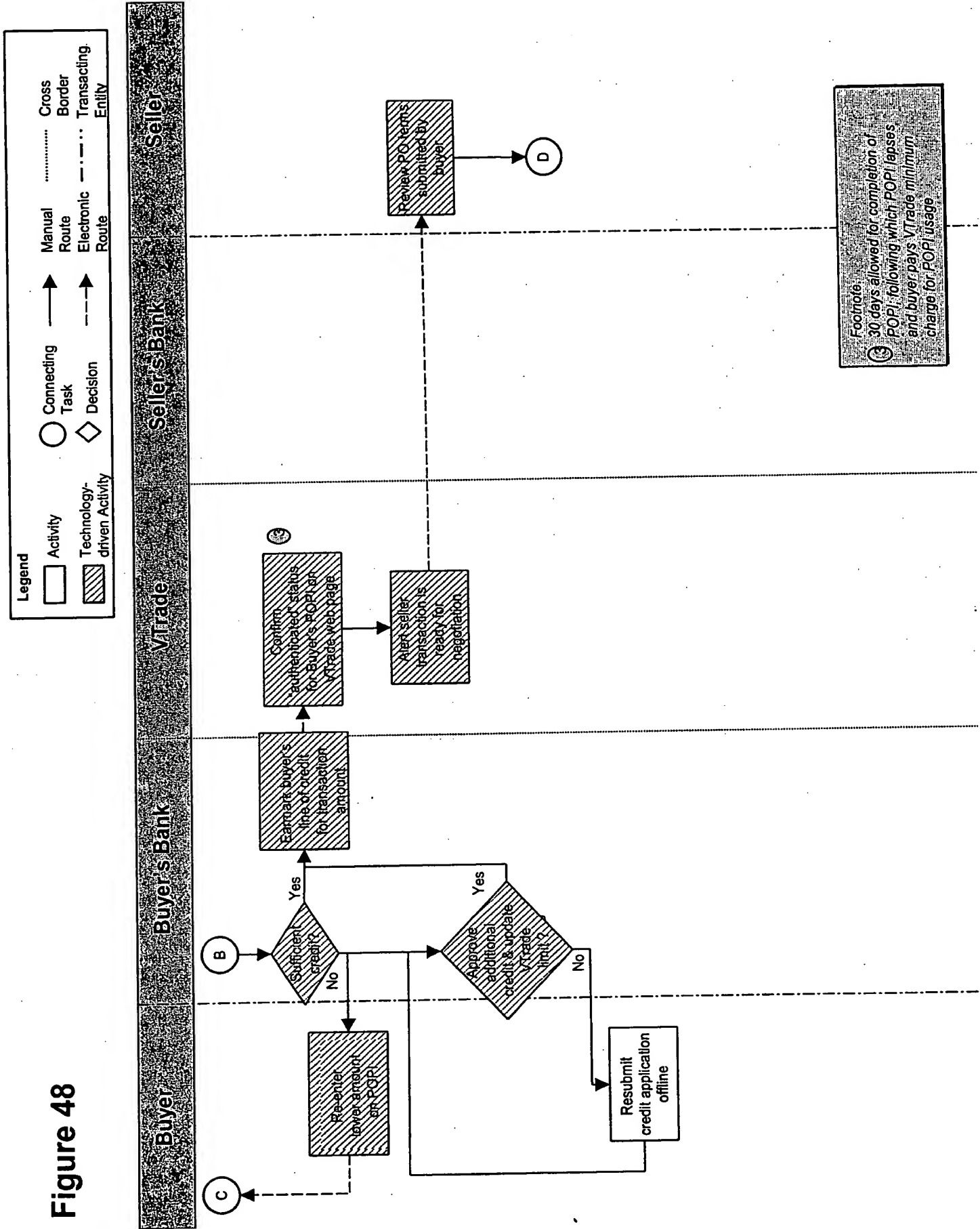


Figure 49

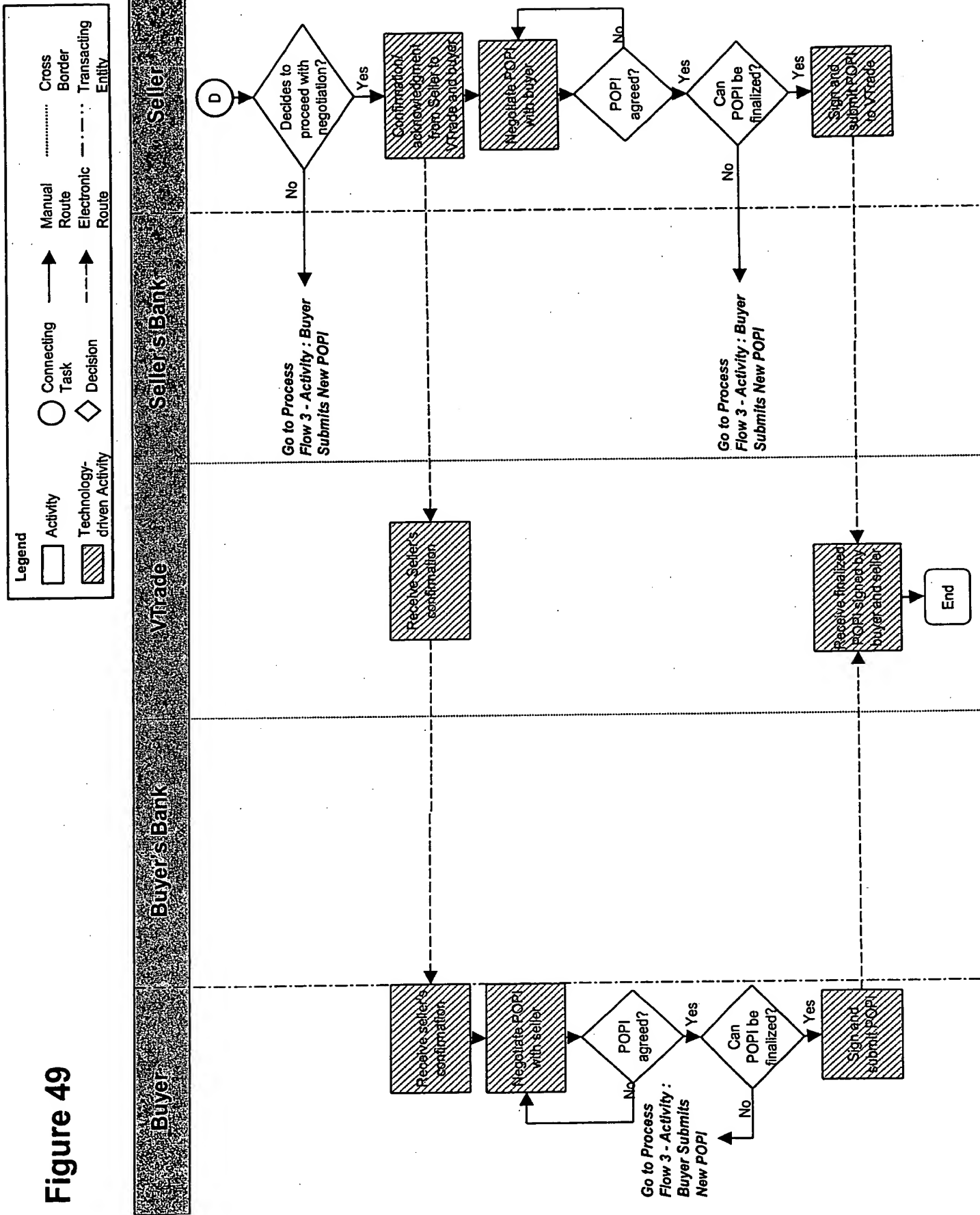


Figure 50

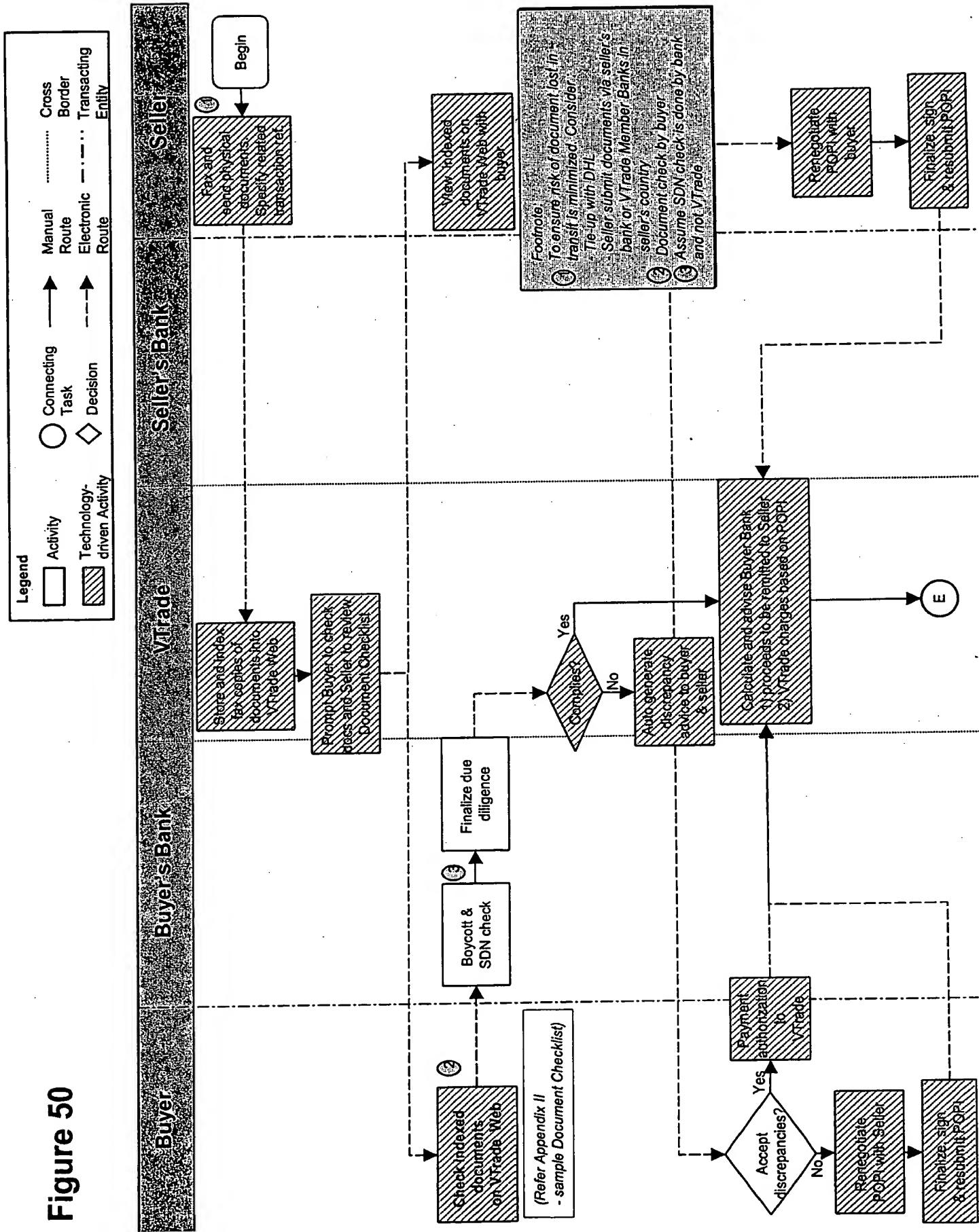


Figure 51

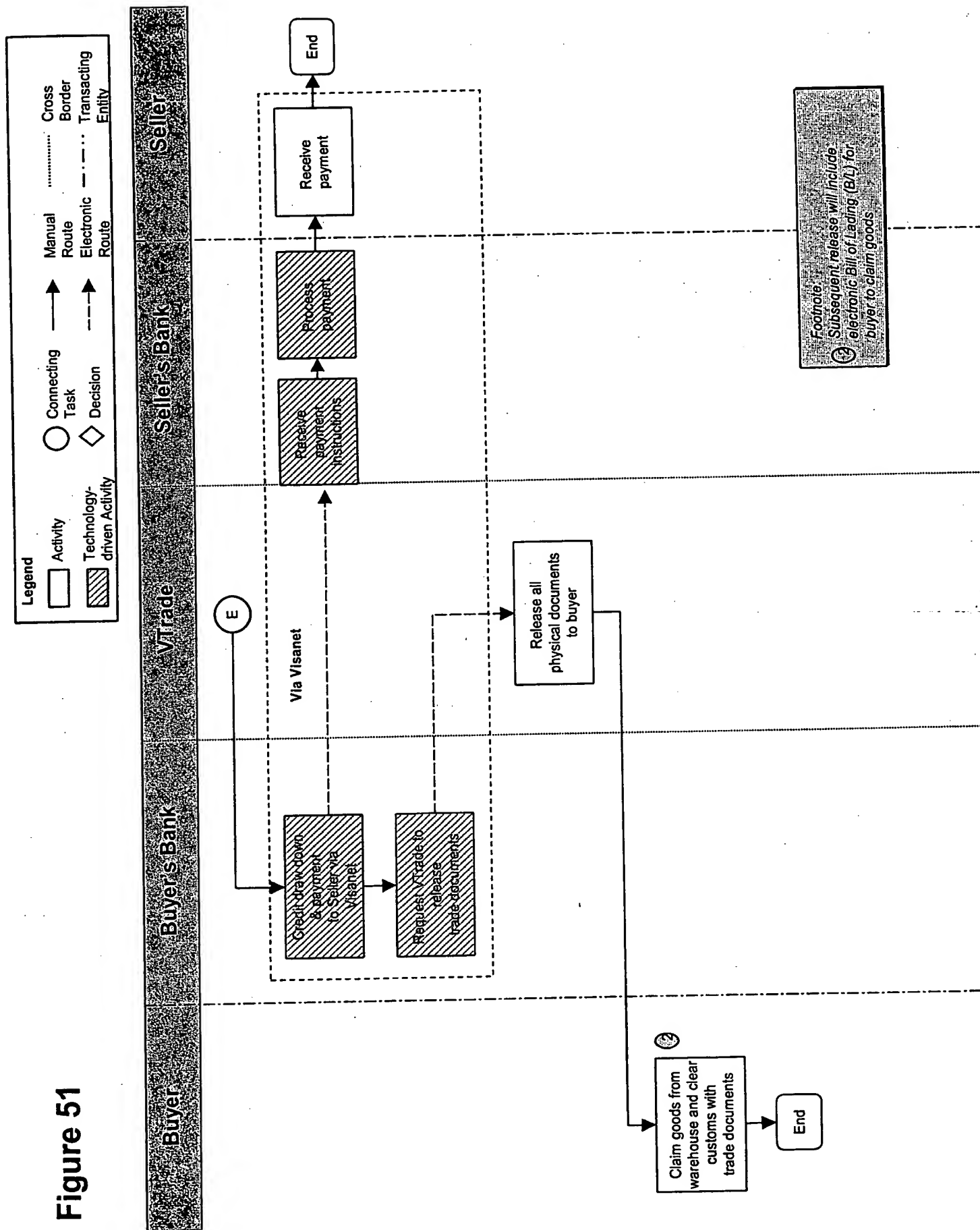
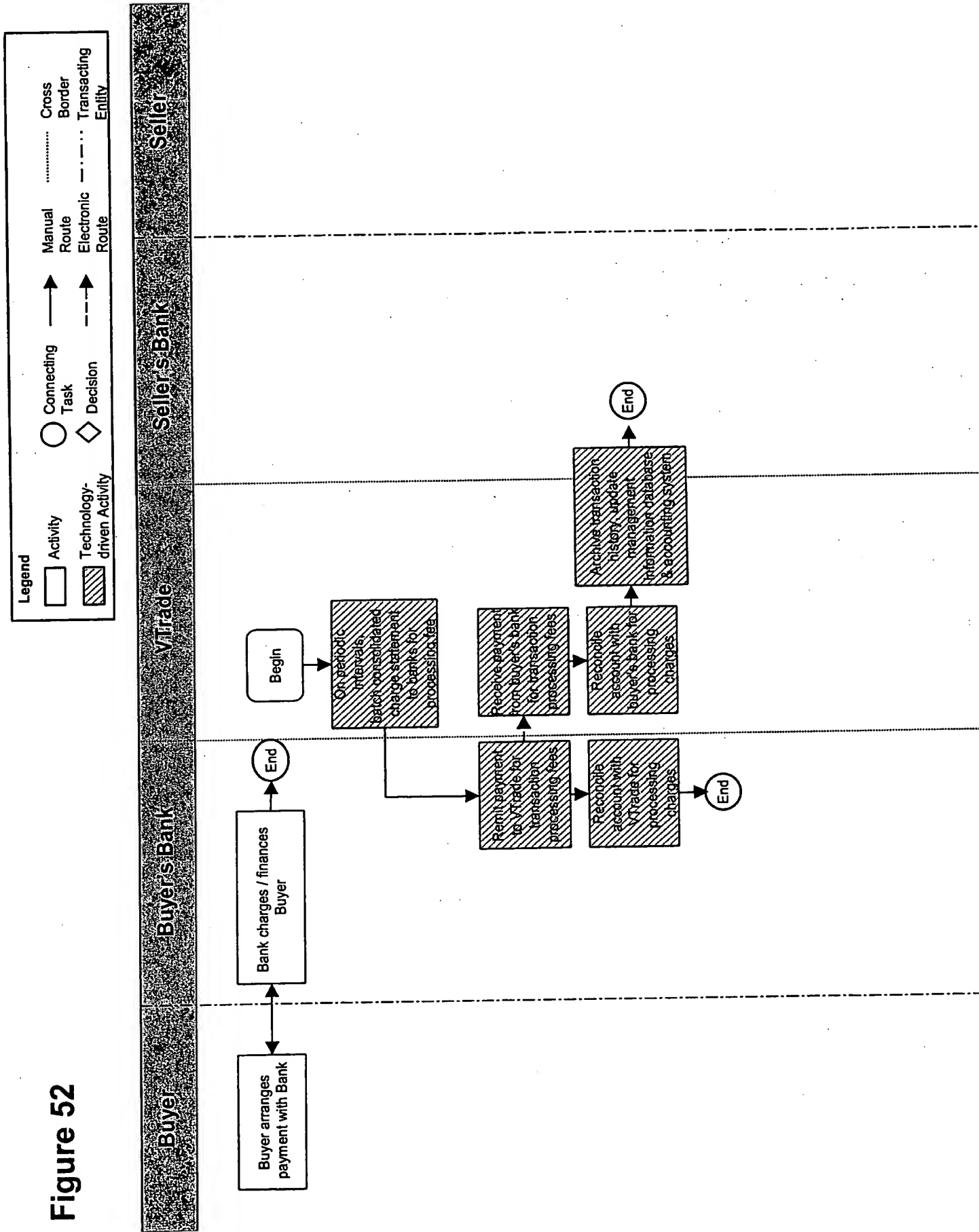


Figure 52



eMarketplace Models

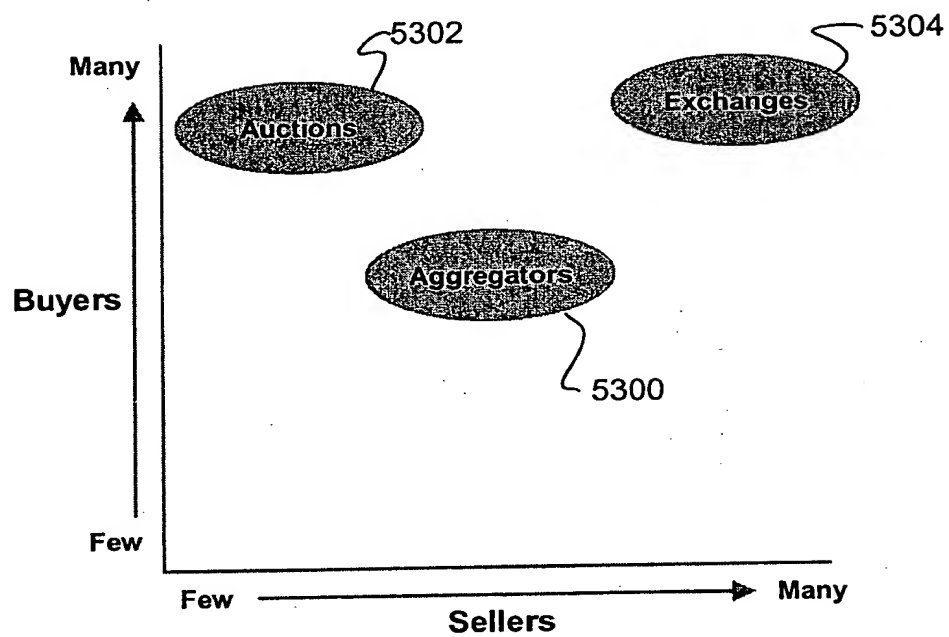


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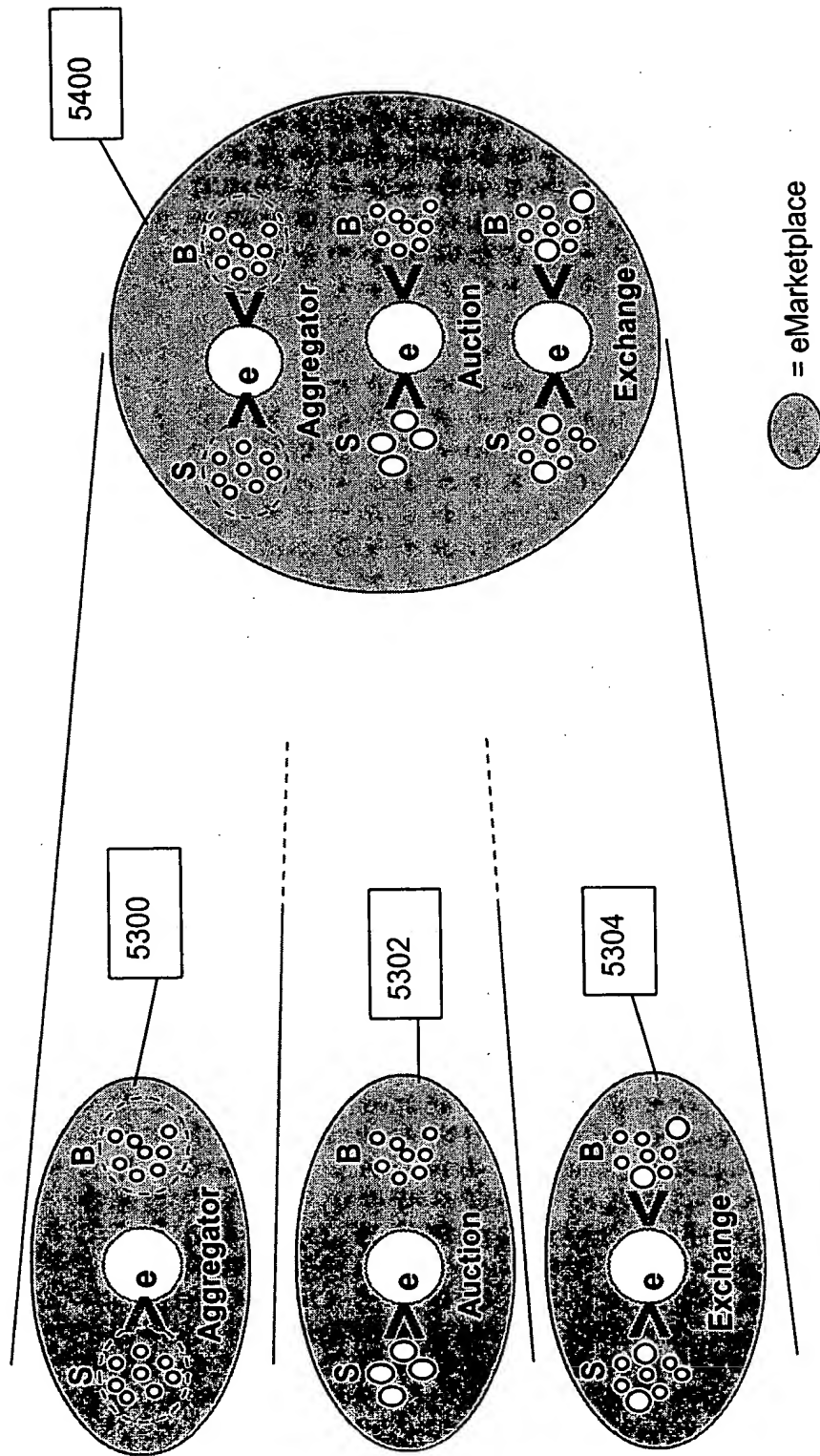


Figure 54

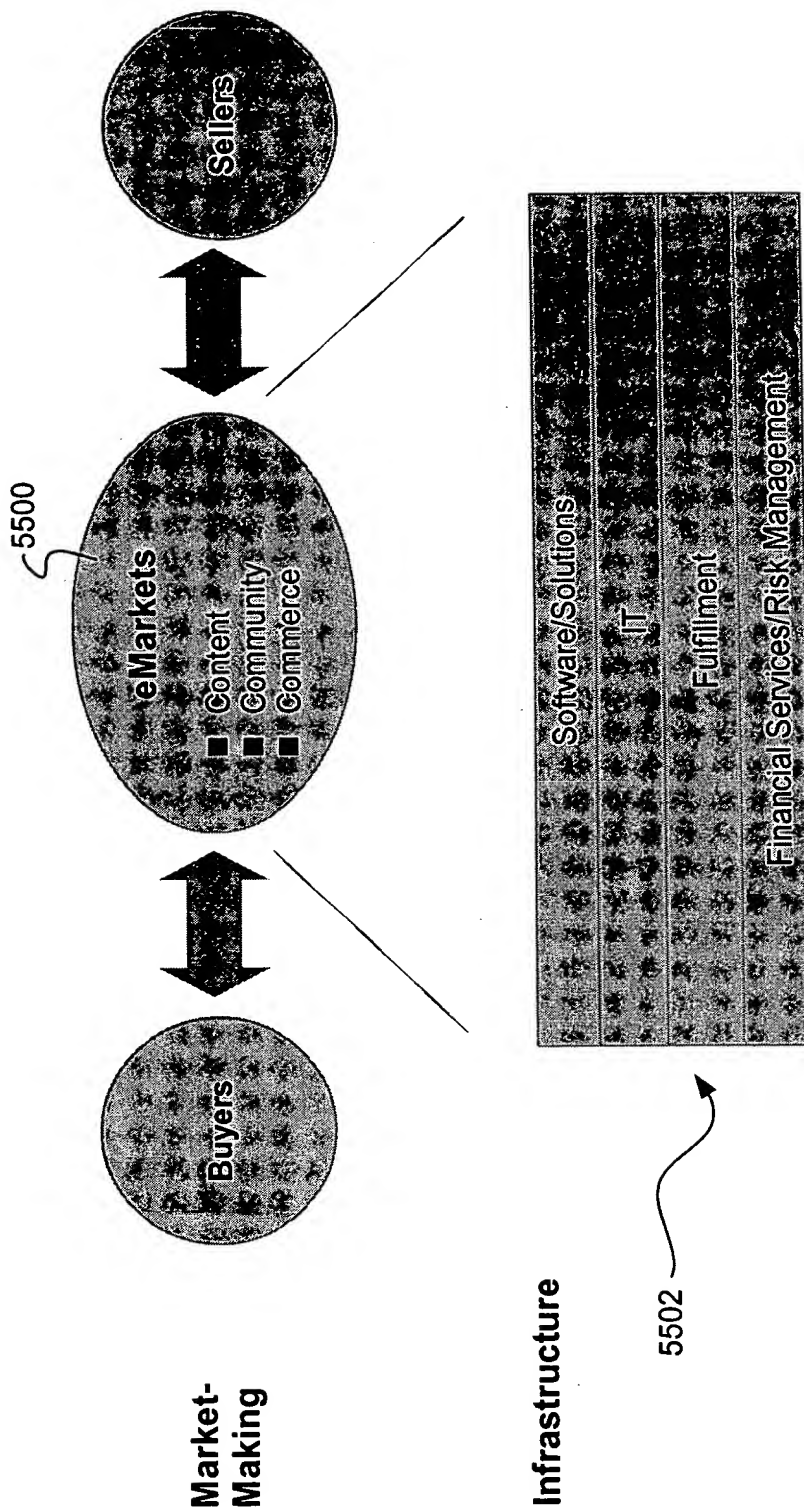


Figure 55

Infrastructure

	Description	Examples
5600 Software/ Solutions	<ul style="list-style-type: none"> ■ The software which makes the site run 	<ul style="list-style-type: none"> ■ Auction engine ■ Content management ■ ERP integration software
5602 IT	<ul style="list-style-type: none"> ■ Setting up the site and providing ongoing maintenance 	<ul style="list-style-type: none"> ■ Systems integration ■ Hosting ■ Application Service Providers
5604 Fulfillment	<ul style="list-style-type: none"> ■ Organizing the physical settlement of trades after they have been agreed upon 	<ul style="list-style-type: none"> ■ Shipping ■ Warehousing ■ Inspection
5606 Financial Services/ Risk Management	<ul style="list-style-type: none"> ■ Facilitating the financing and transfer of funds between parties to a transaction ■ Minimizing the risks of fraud, renegeing, etc., at this exchange and providing tools to mitigate trade-related risks 	<ul style="list-style-type: none"> ■ Payment processing ■ Receivables management ■ Financing/ credit ■ Authentication ■ Warranties ■ Derivatives/options

Figure 56

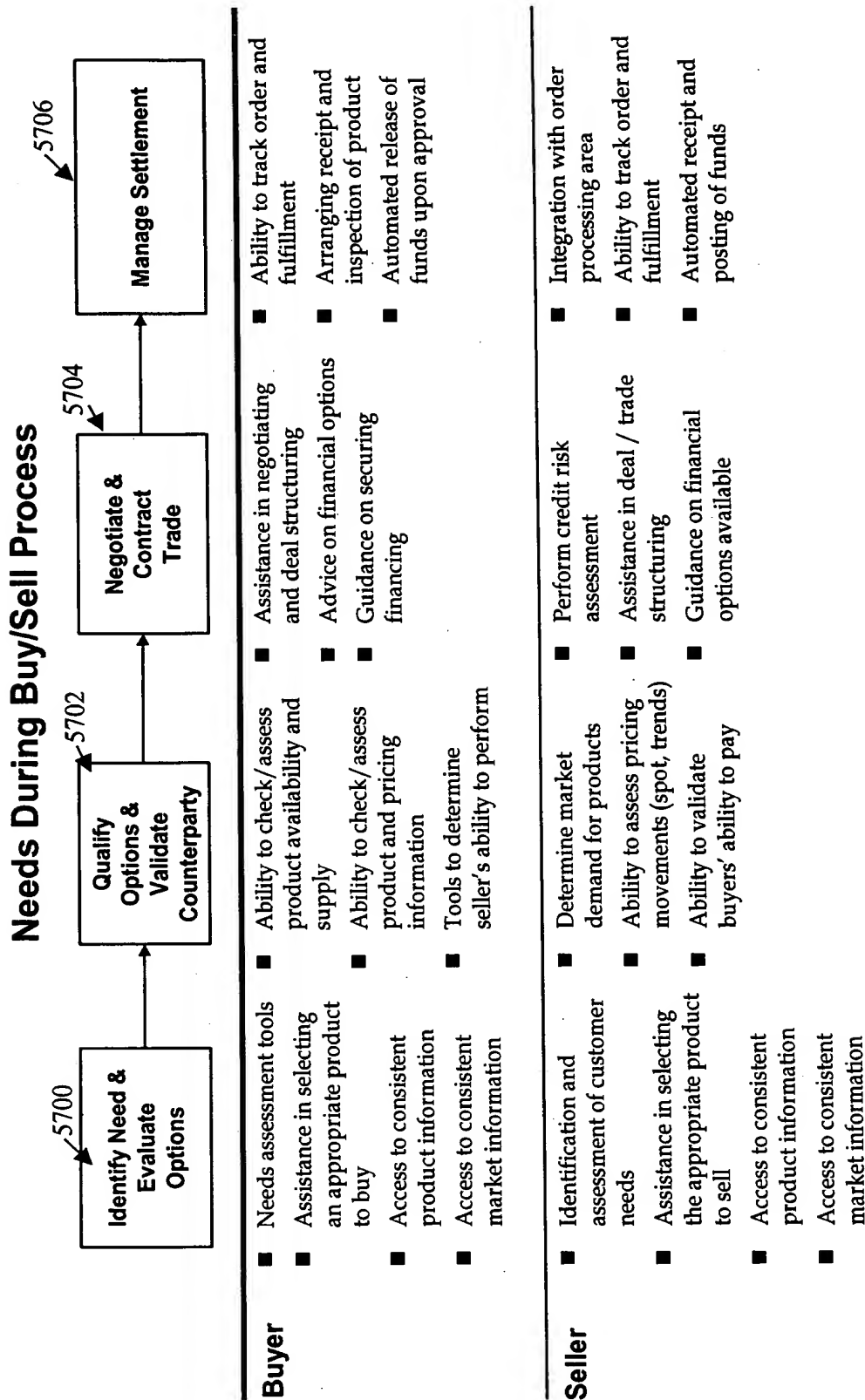


Figure 57

Service Area	Service	Buyer/Seller Value Proposition	eMkt Place Value Proposition
Reputation Assessment			
5900	<ul style="list-style-type: none"> Online documentation of credit worthiness included in profile Credit rating engine based on historical transaction data Member-specified credit rating Authentication when using site 	<ul style="list-style-type: none"> Increases member confidence in trading partners 	<ul style="list-style-type: none"> Increases transaction volume and transaction-related revenues Potential service revenue (per credit profile provision)
Financing			
5902	<ul style="list-style-type: none"> Lines of credit, leasing, inventory financing Factoring, forfeiting, and other receivables financing services 	<ul style="list-style-type: none"> Provides access to cash flow management services 	<ul style="list-style-type: none"> Increases member entanglement Potential referral revenue
Risk Management			
5904	<ul style="list-style-type: none"> Foreign exchange services Insurance Hedging tools 	<ul style="list-style-type: none"> Provides access to services that might be otherwise unavailable to small members Provides seamless service that is more convenient than existing services (e.g., "one click") 	<ul style="list-style-type: none"> Increases member entanglement Potential referral revenue
ePayments			
5906	<ul style="list-style-type: none"> Credit Cards, ACH, SWIFT, wire transfers Letters of credit, documentary collection, or other intermediated payment vehicles, guaranteed payment Electronic bill presentment and payment Online document management 	<ul style="list-style-type: none"> Reduces counterparty payment risk Reduces transaction costs and time required to complete payment processing Increases speed and accuracy of document processing 	<ul style="list-style-type: none"> Potential to increase qualified member market / transaction volume and revenue Potential referral revenue Potential per-transaction revenue Facilitates eMarketplace revenue model
Information			
5908	<ul style="list-style-type: none"> Industry or product-related news Specific roles/regs Contacts and resources Decisions support/advice 	<ul style="list-style-type: none"> Enables informed decisions Provides real insights Can access additional info without leaving site 	<ul style="list-style-type: none"> Increases member usage and entanglement Positions provider as credible and knowledgeable resource Possible fee for service generator

Figure 59

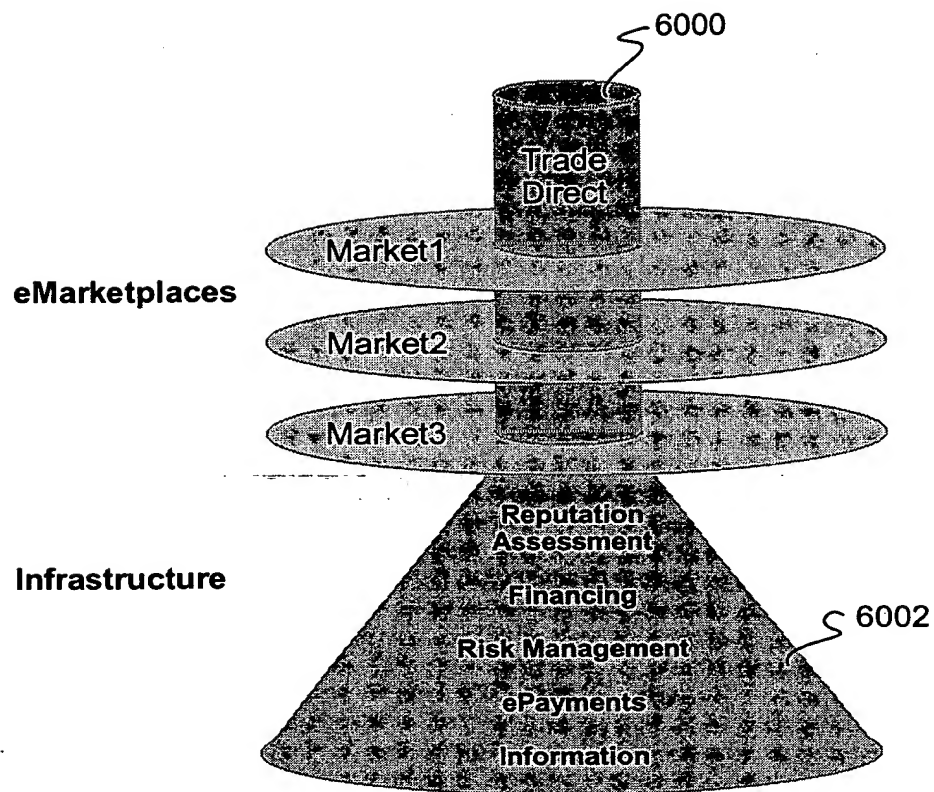


Figure 60

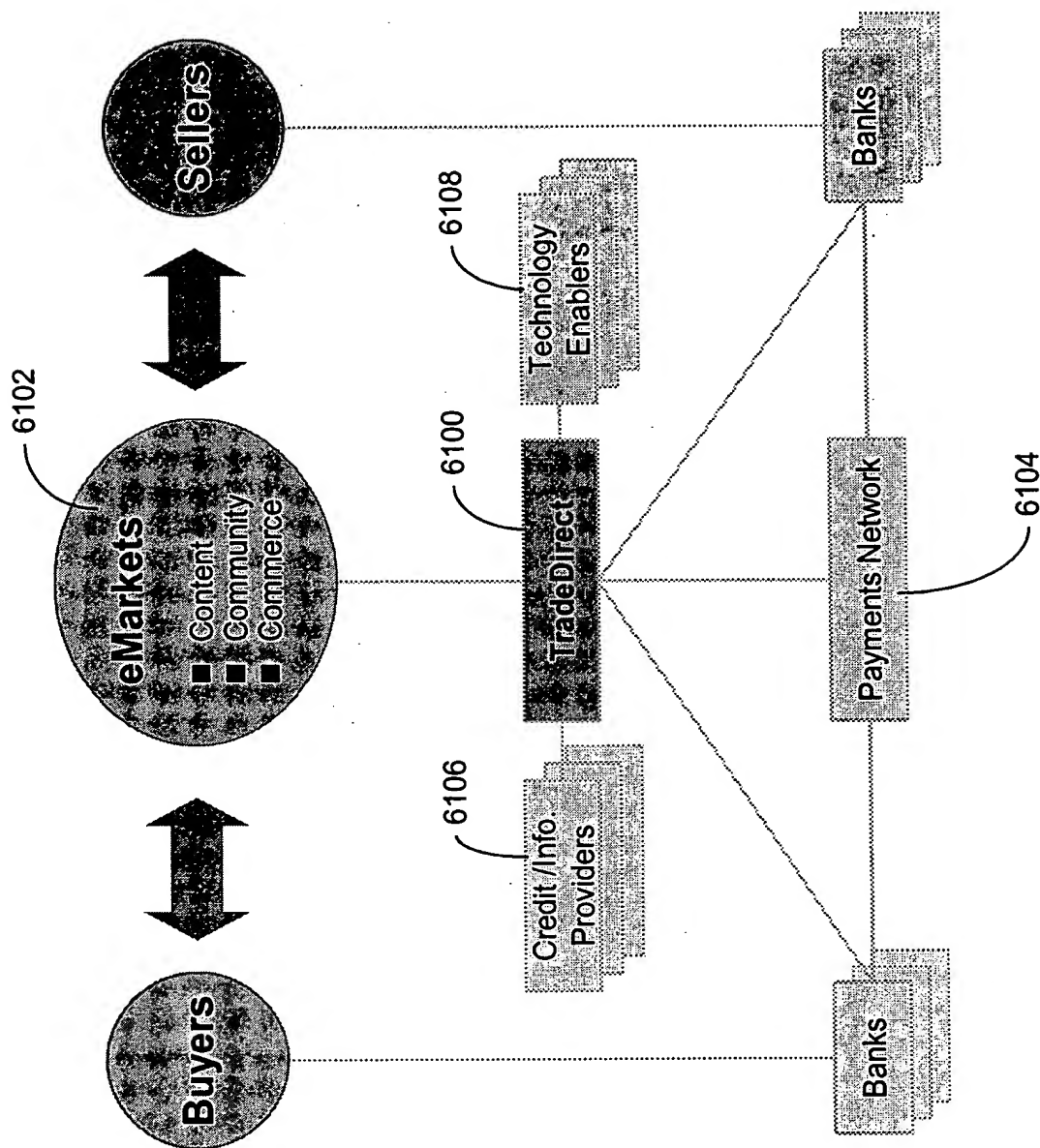


Figure 61

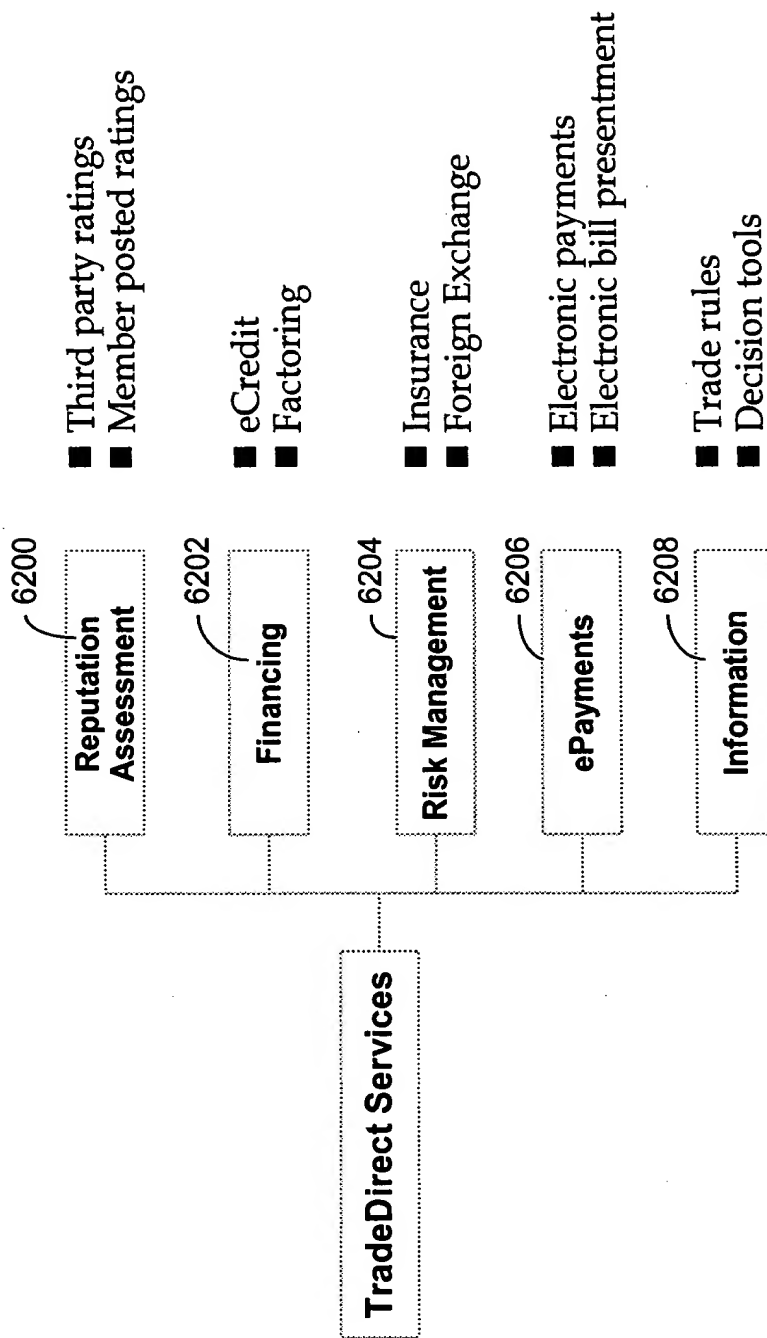


Figure 62

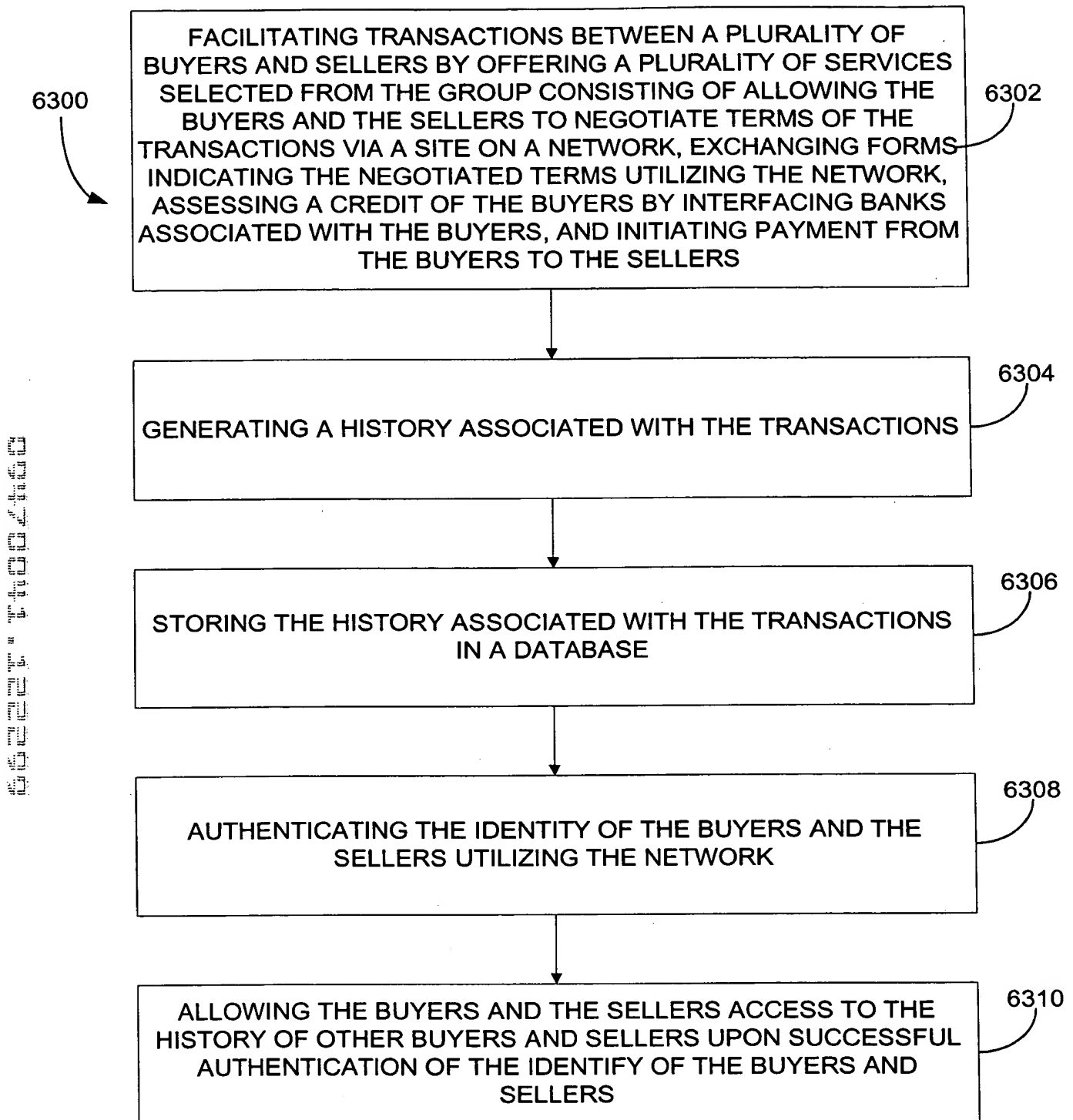


Figure 63

6400

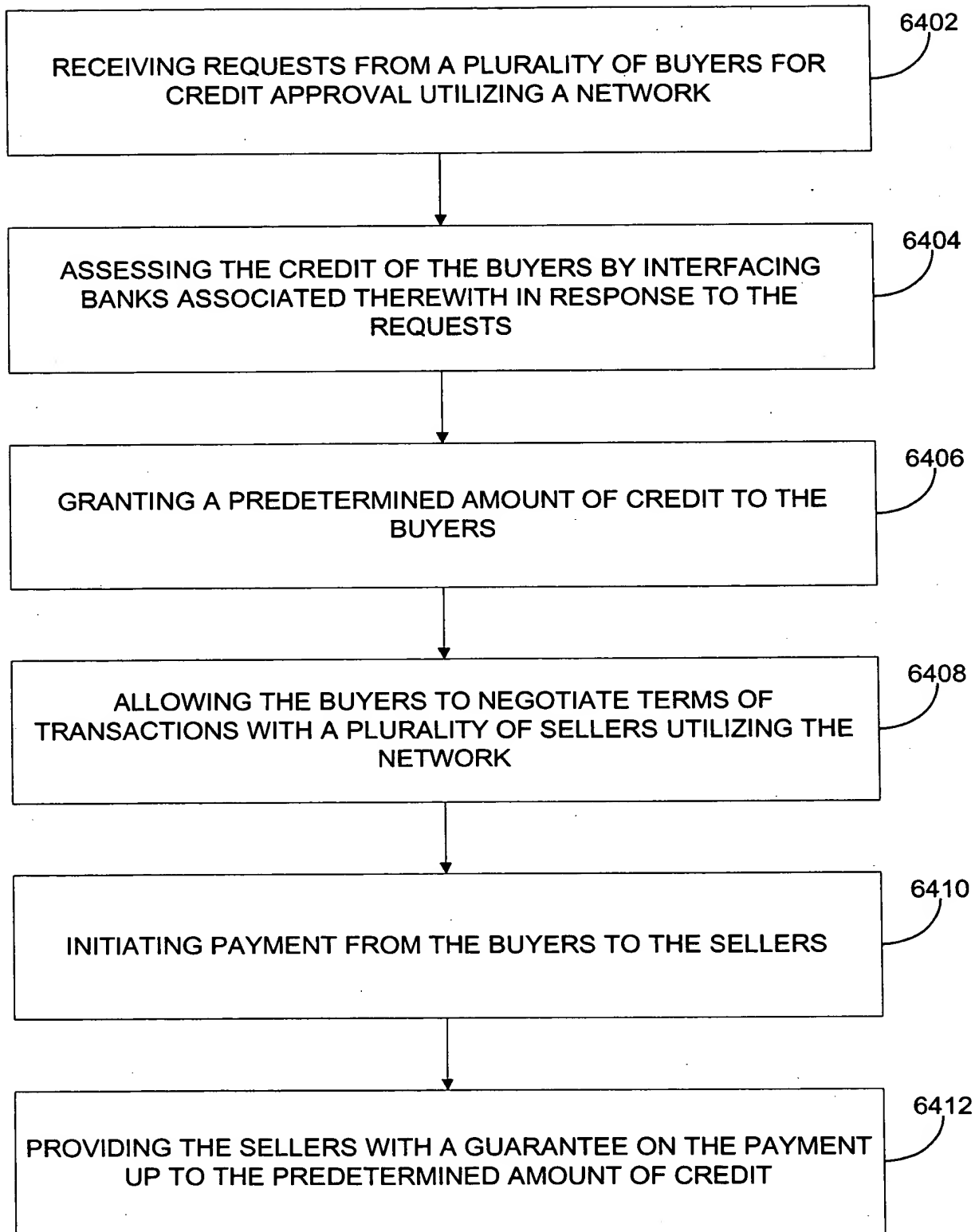


Figure 64

6500 6502 6504 6506 6508 6510

6500

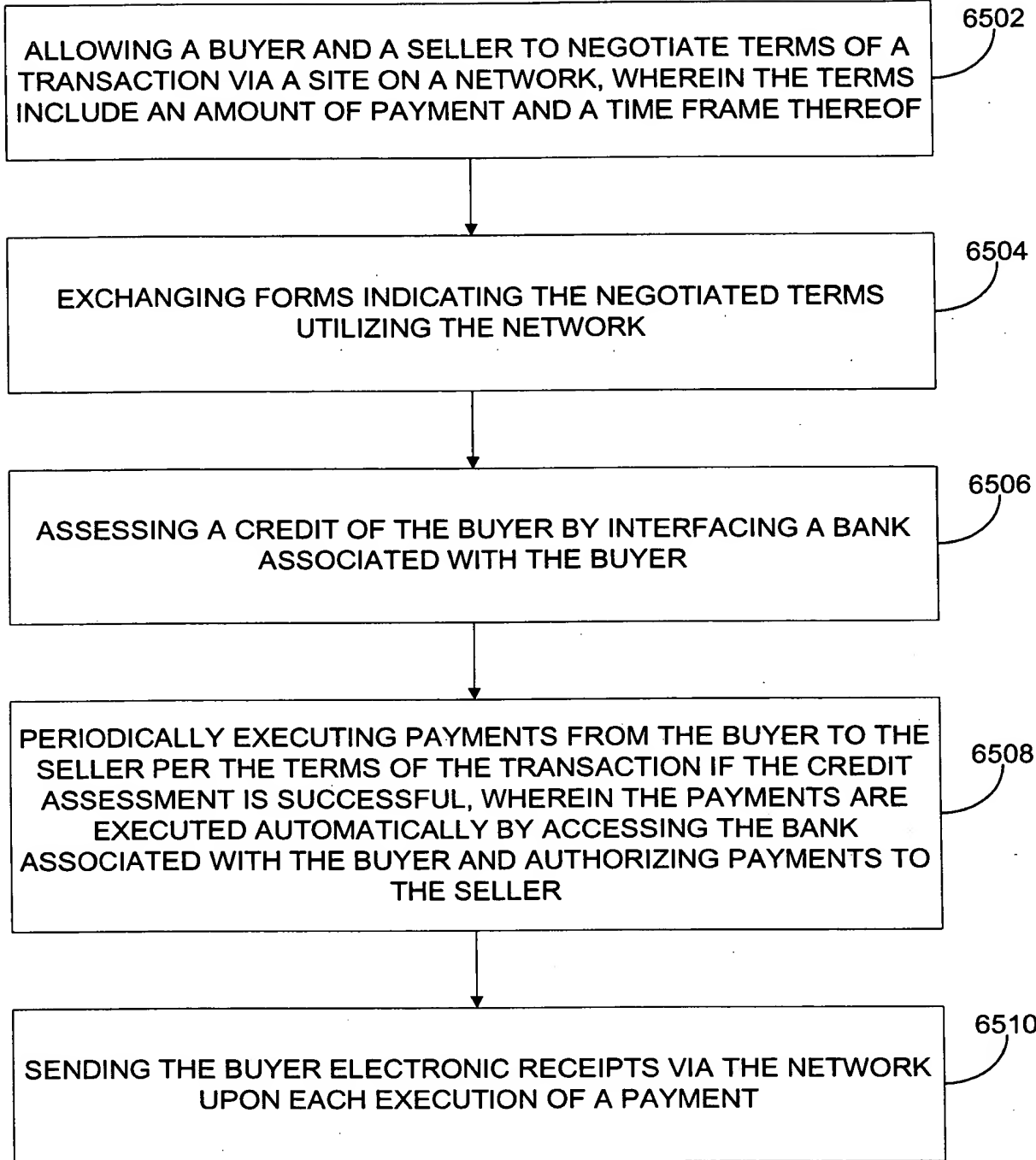


Figure 65

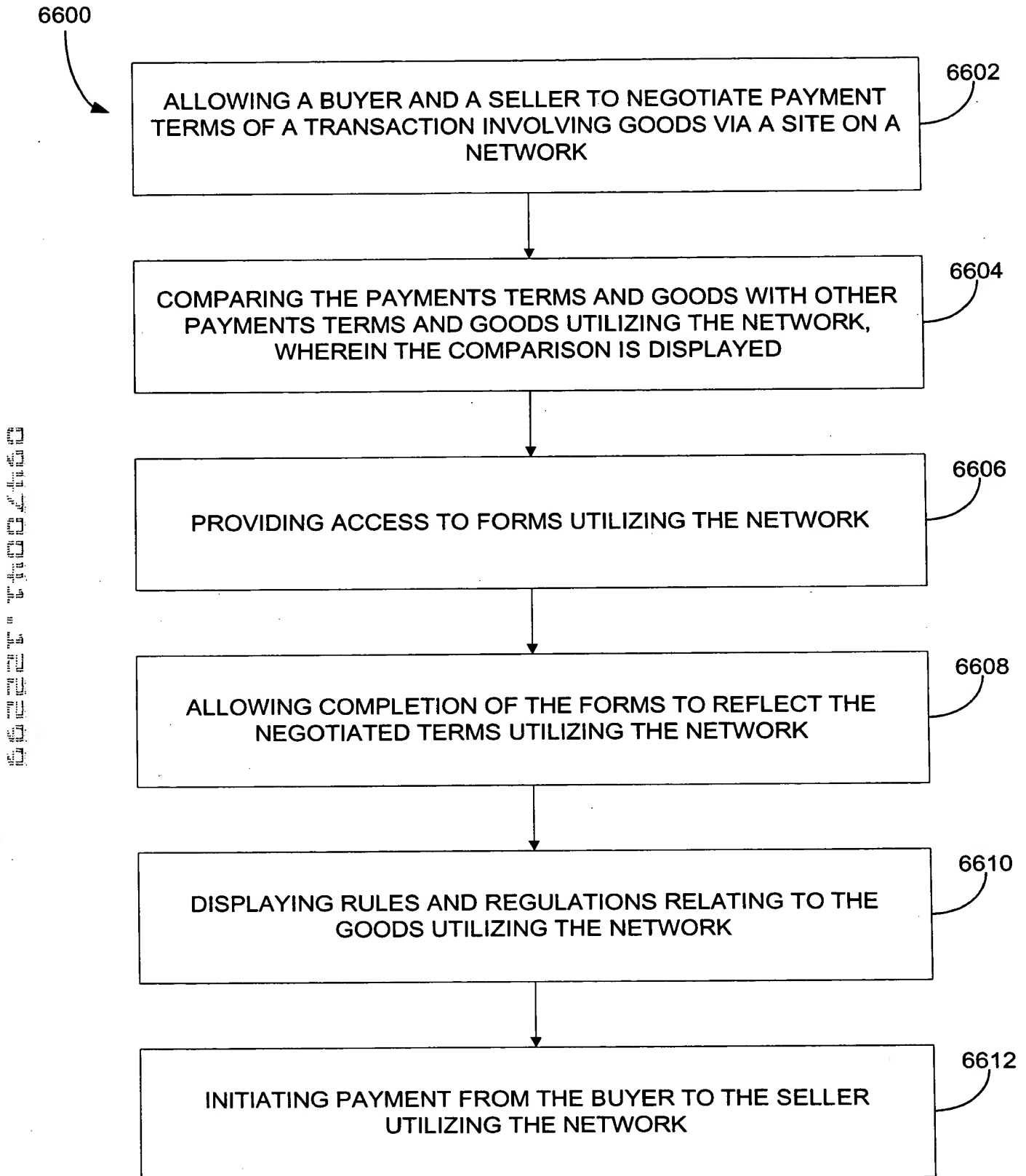


Figure 66

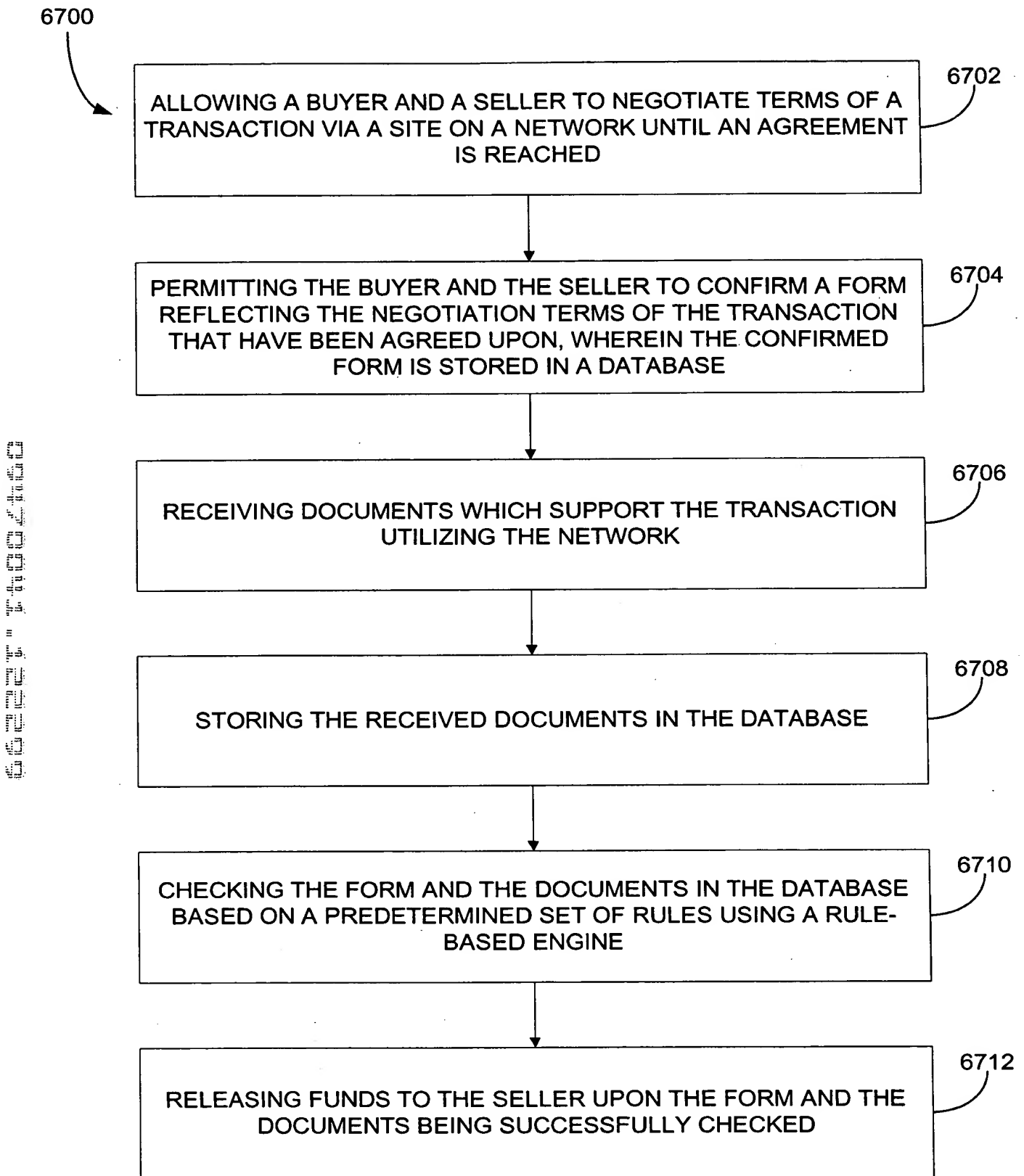


Figure 67

6900 6902 6904 6906 6908 6910 6912 6914

6900

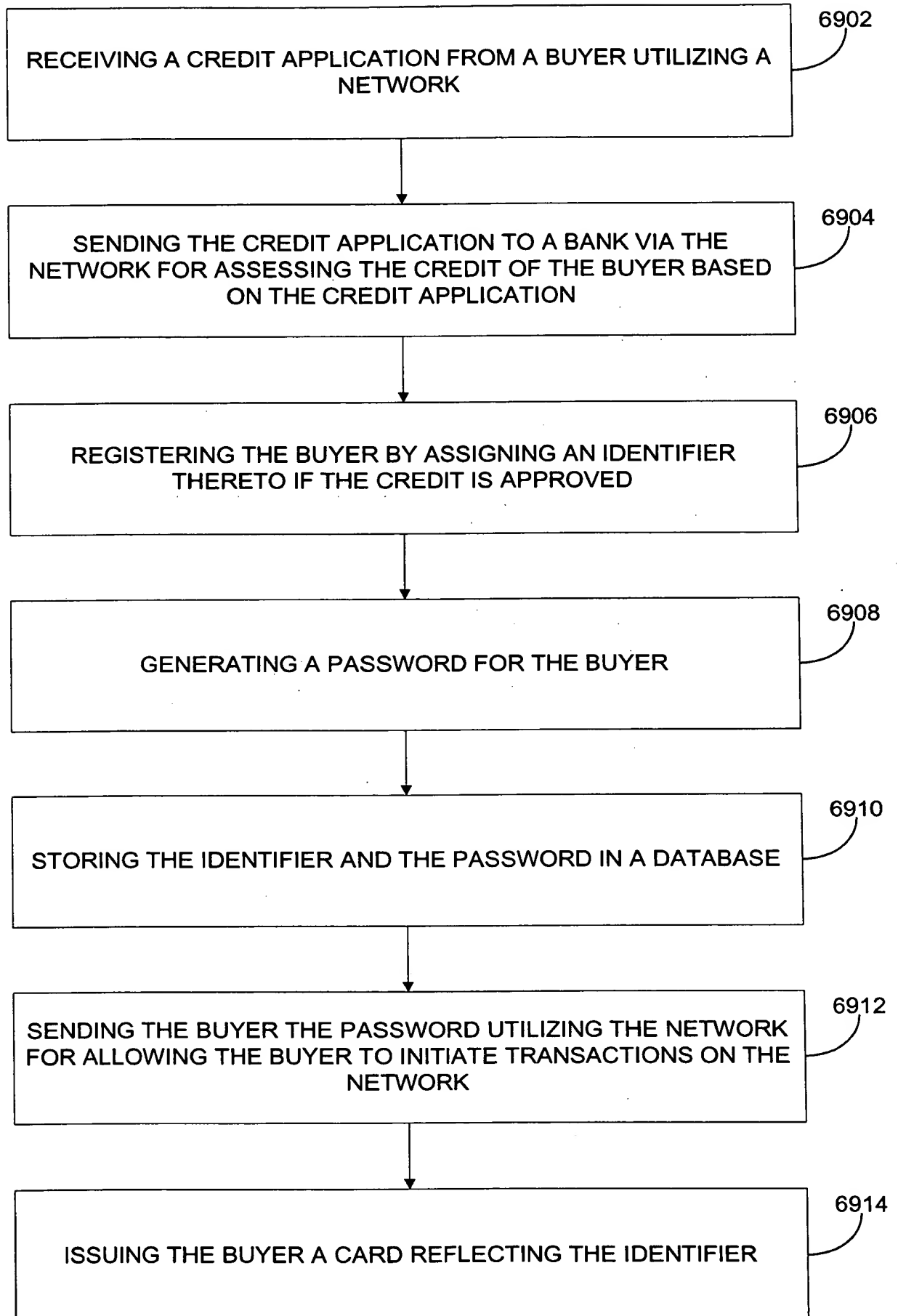


Figure 69

Financing*

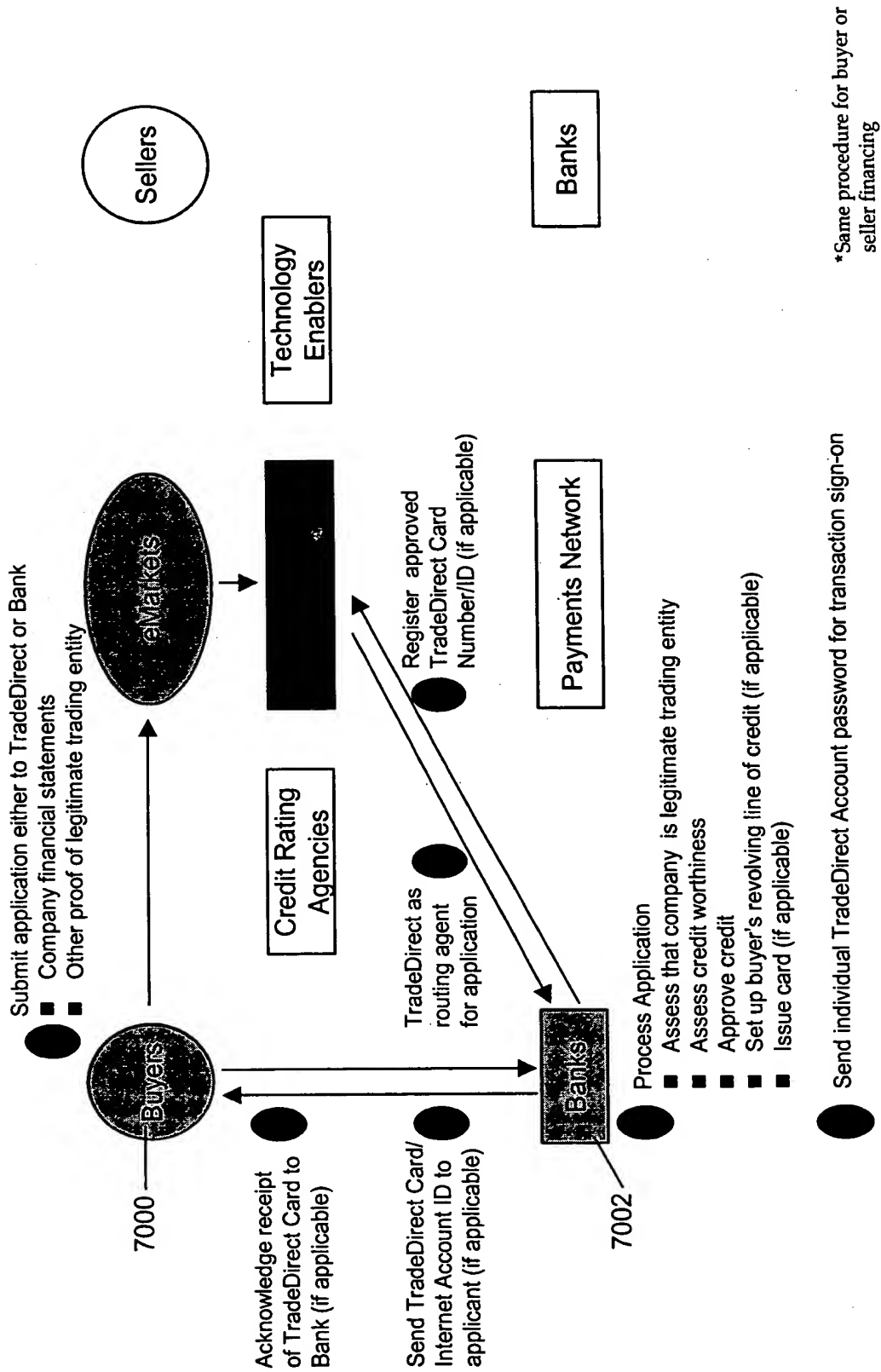


Figure 70

Risk Management

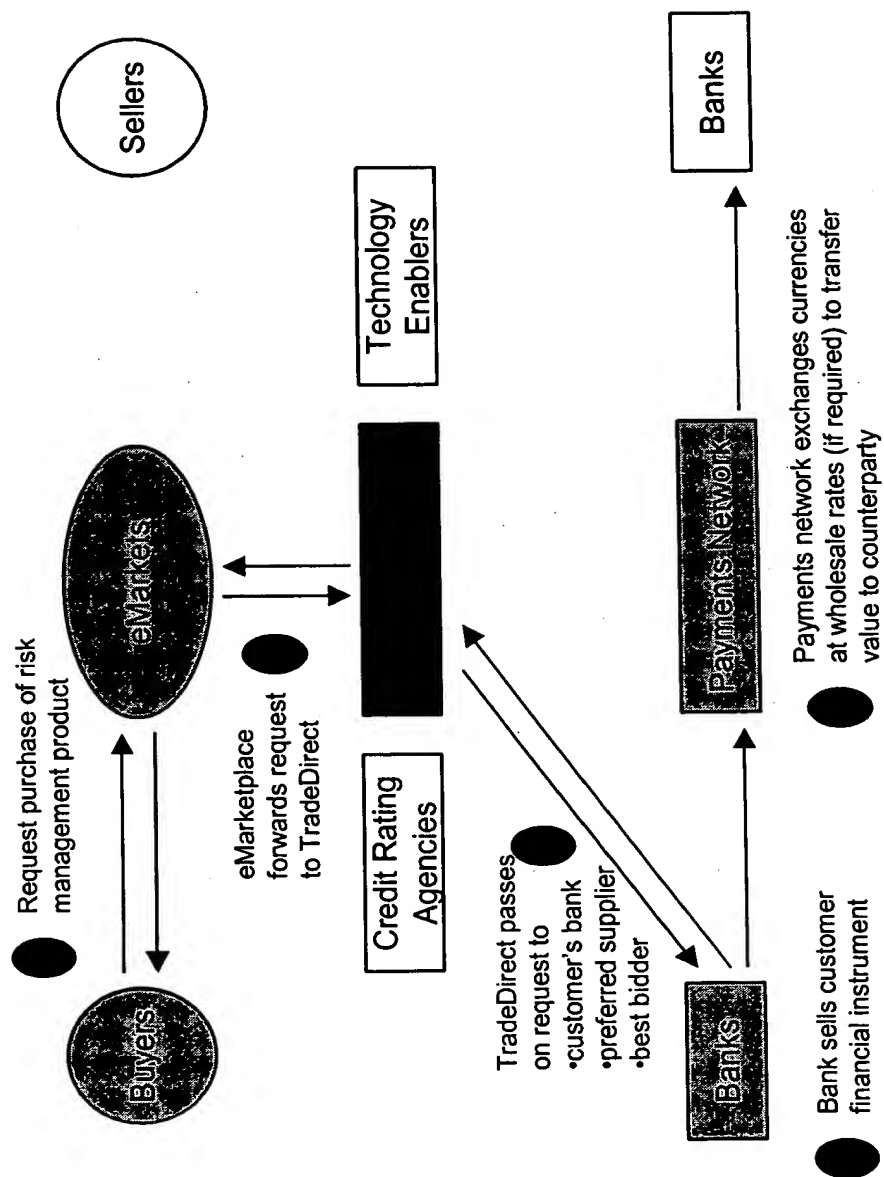


Figure 71

7200

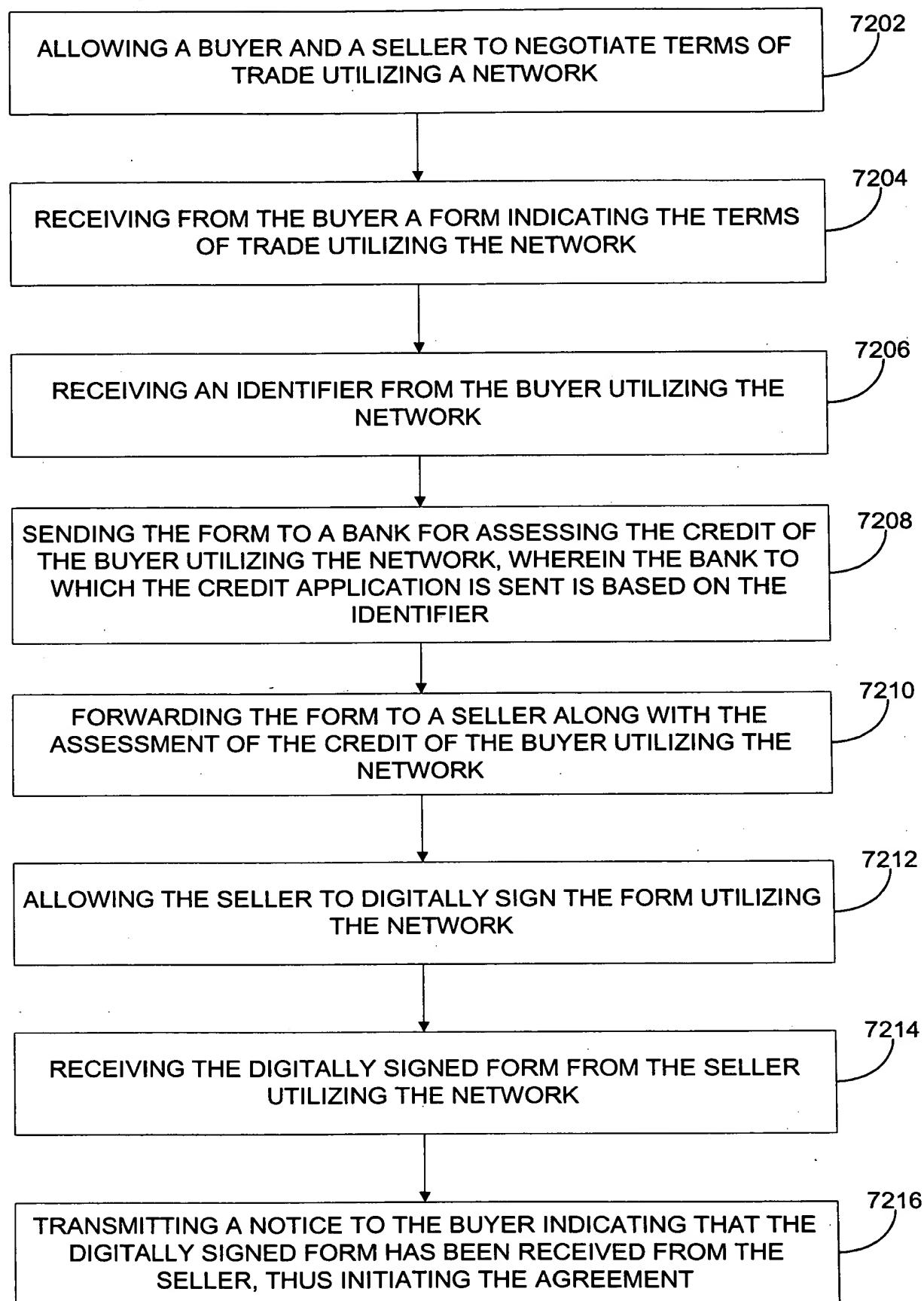


Figure 72

ePayments

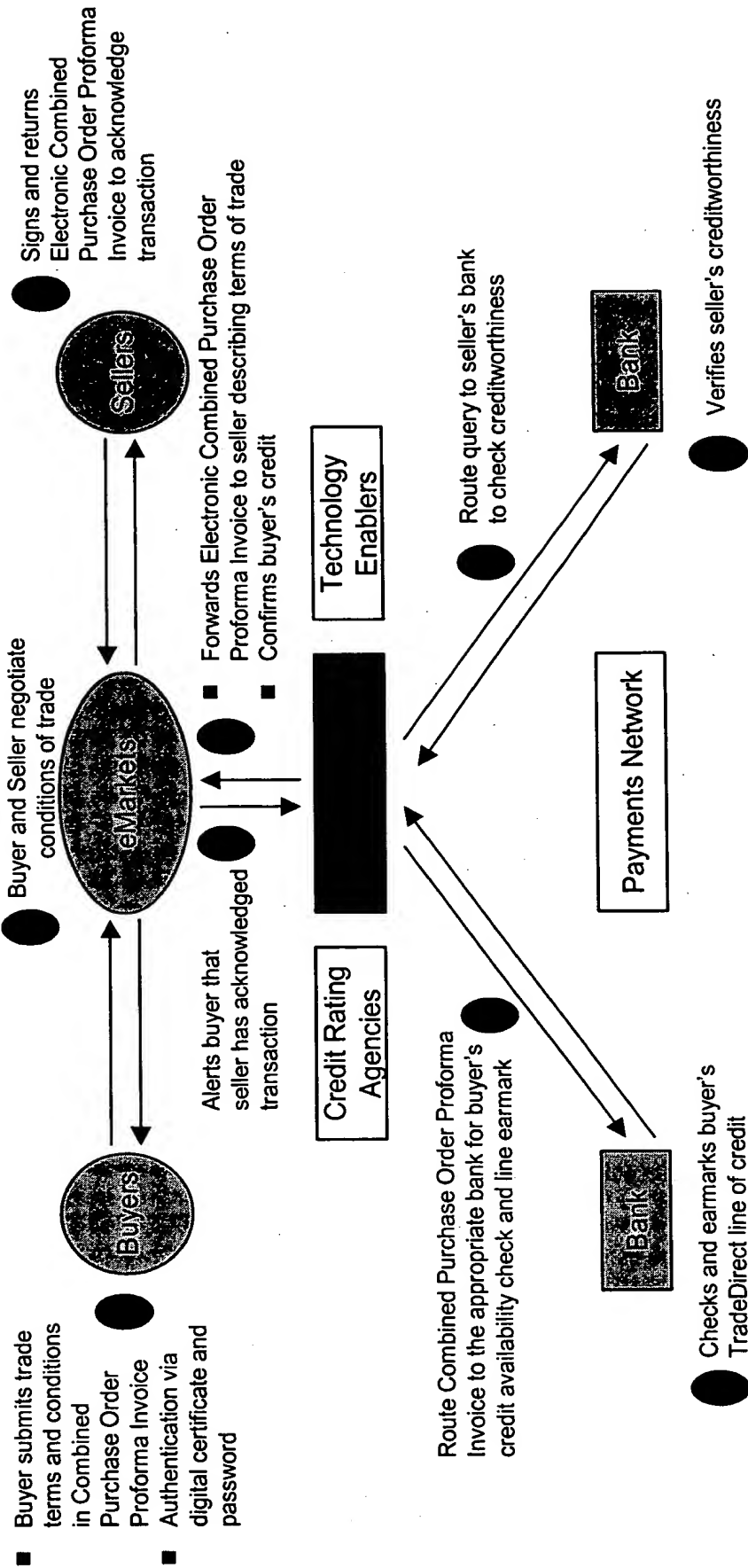


Figure 73

7400

ALLOWING A BUYER AND A SELLER TO NEGOTIATE TERMS OF A TRANSACTION UTILIZING A NETWORK

7402

RECEIVING A FORM UTILIZING THE NETWORK FROM AT LEAST ONE OF THE SELLER AND THE BUYER THAT IS CREATED BASED ON THE TRANSACTION TERMS UTILIZING THE NETWORK, WHEREIN THE FORM IDENTIFIES A FORWARDING AGENT THAT RECEIVES A PRODUCT ASSOCIATED WITH THE TRANSACTION FROM THE SELLER FOR THE PURPOSE OF DELIVERING THE SAME TO THE BUYER

7404

INITIATING PAYMENT TO THE SELLER FOR THE PRODUCT BY INTERFACING A BANK UTILIZING THE NETWORK

7406

SENDING A NOTICE TO THE FORWARDING AGENT UPON THE FINALIZATION OF THE PAYMENT FOR THE PURPOSE OF RELEASING THE PRODUCT TO THE BUYER

7408

Figure 74

ePayments (Cont.)

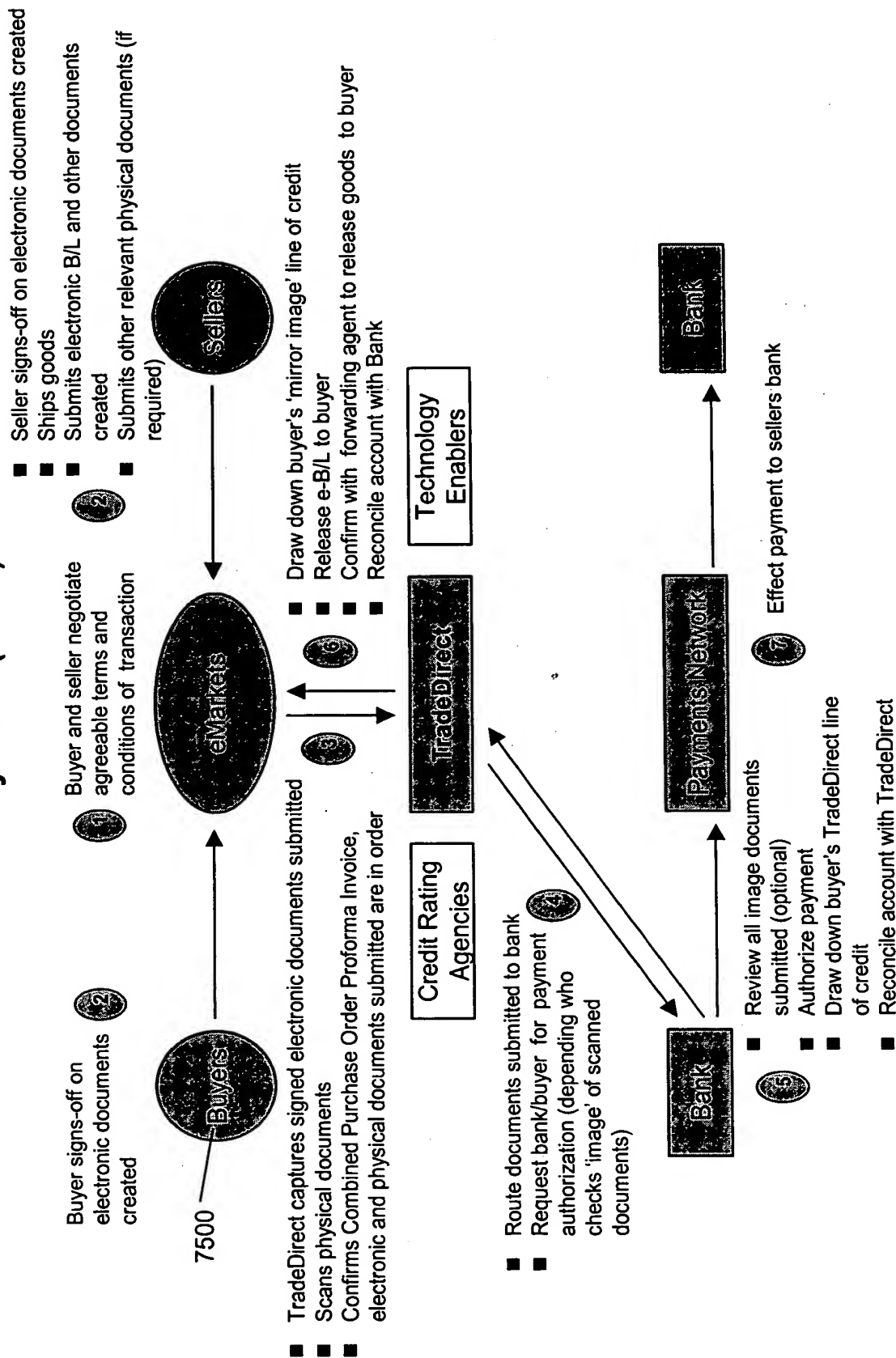


Figure 75

7600

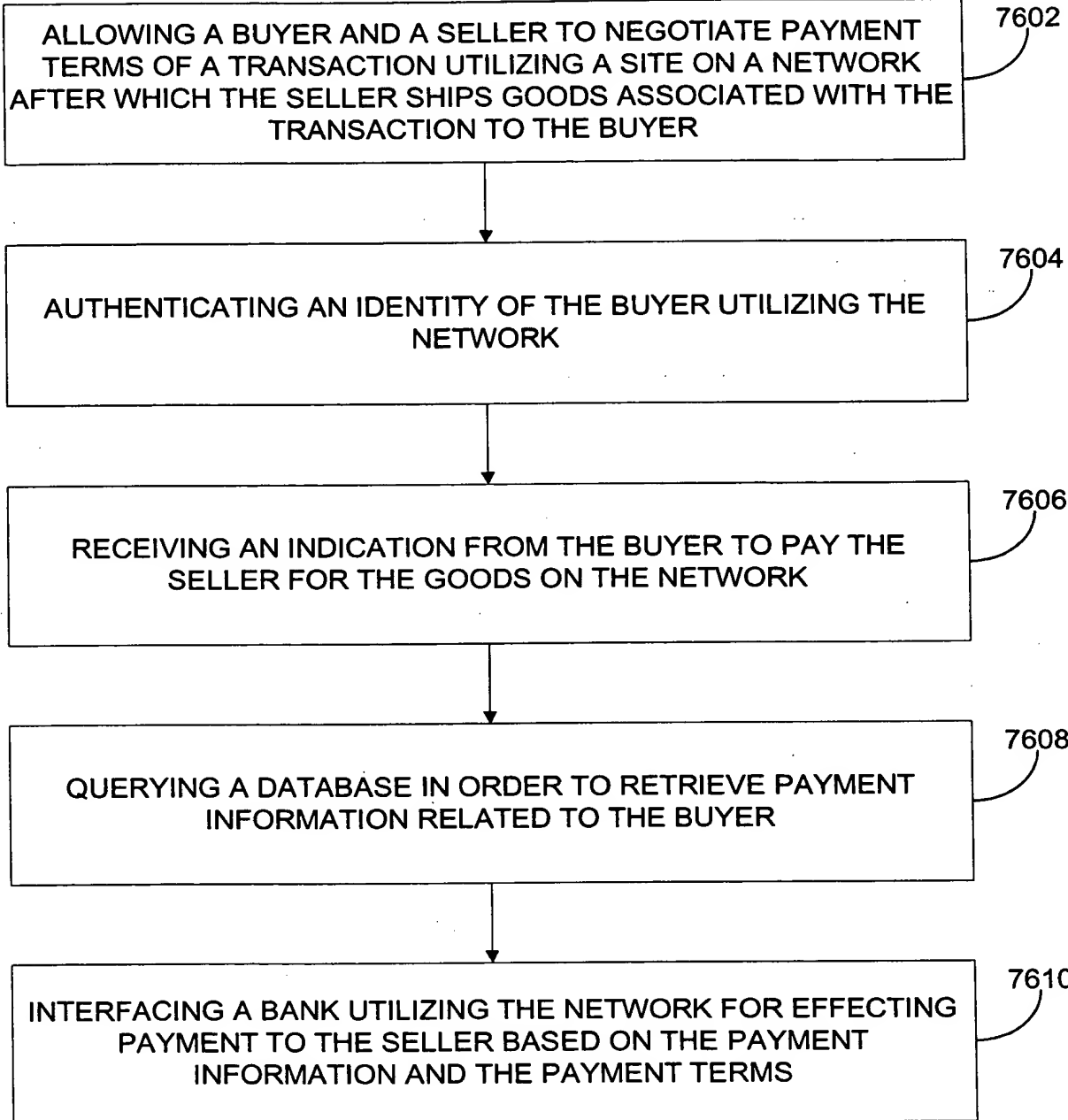


Figure 76

ePayments (Cont.)

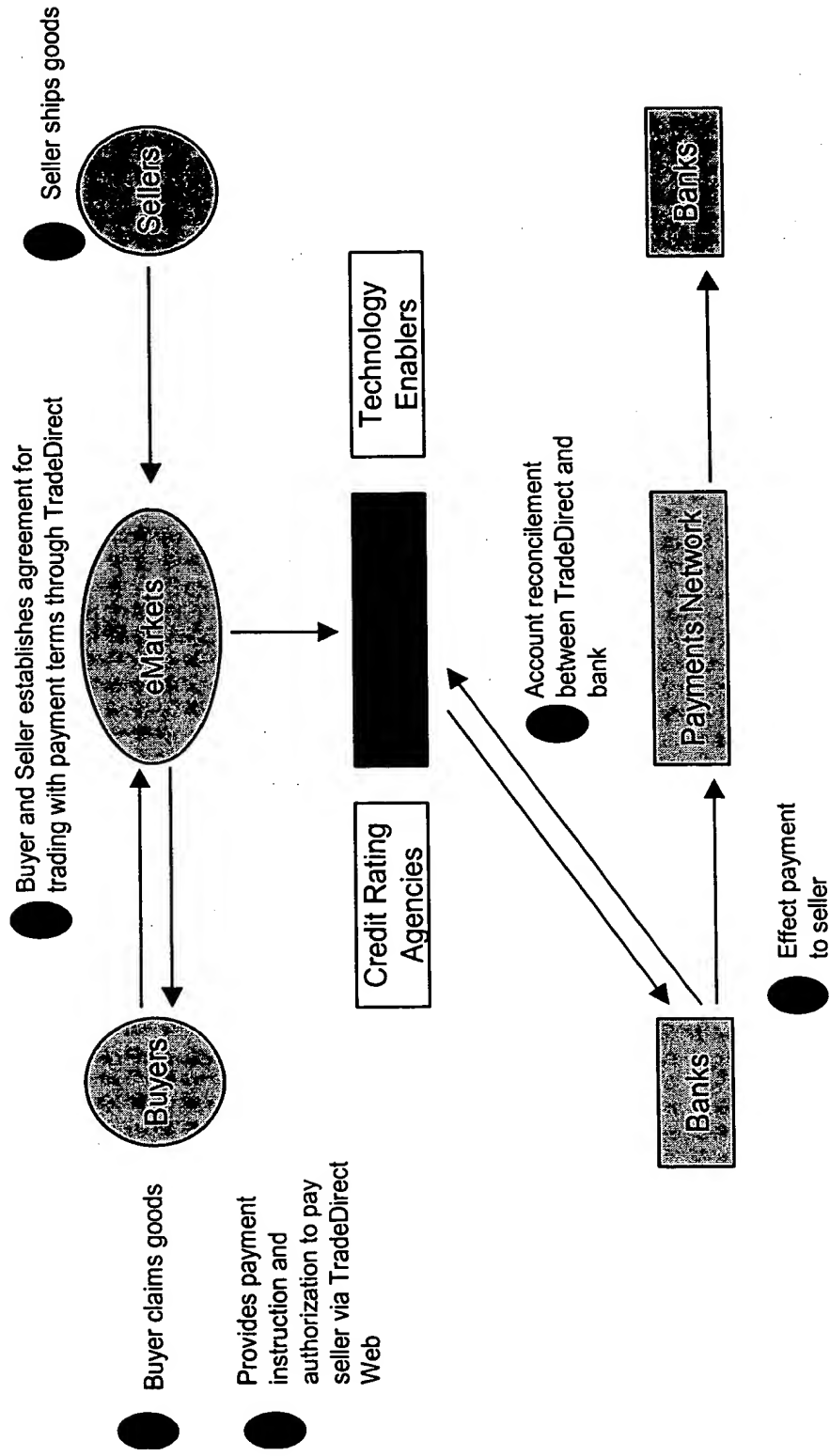


Figure 77

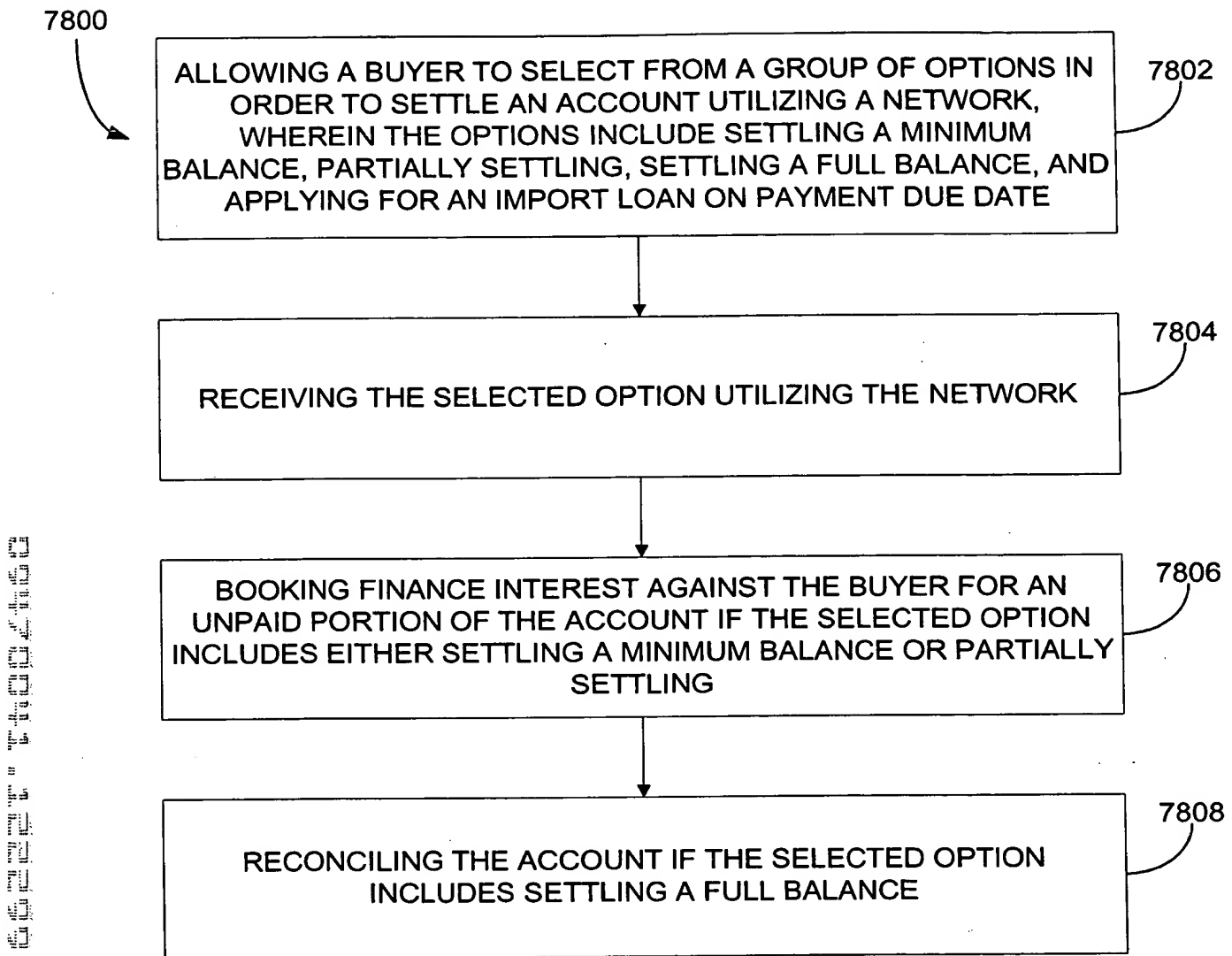
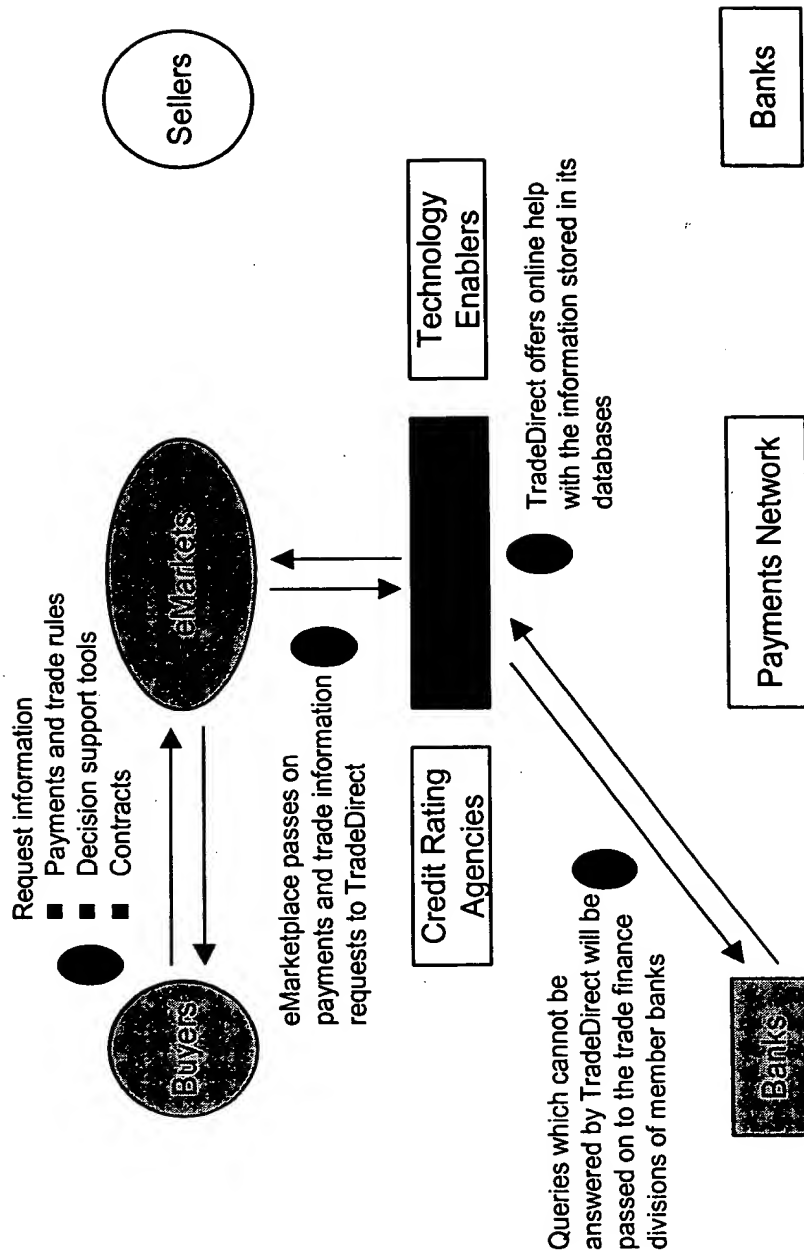


Figure 78

Information*



*: same for buyer or seller

Figure 80

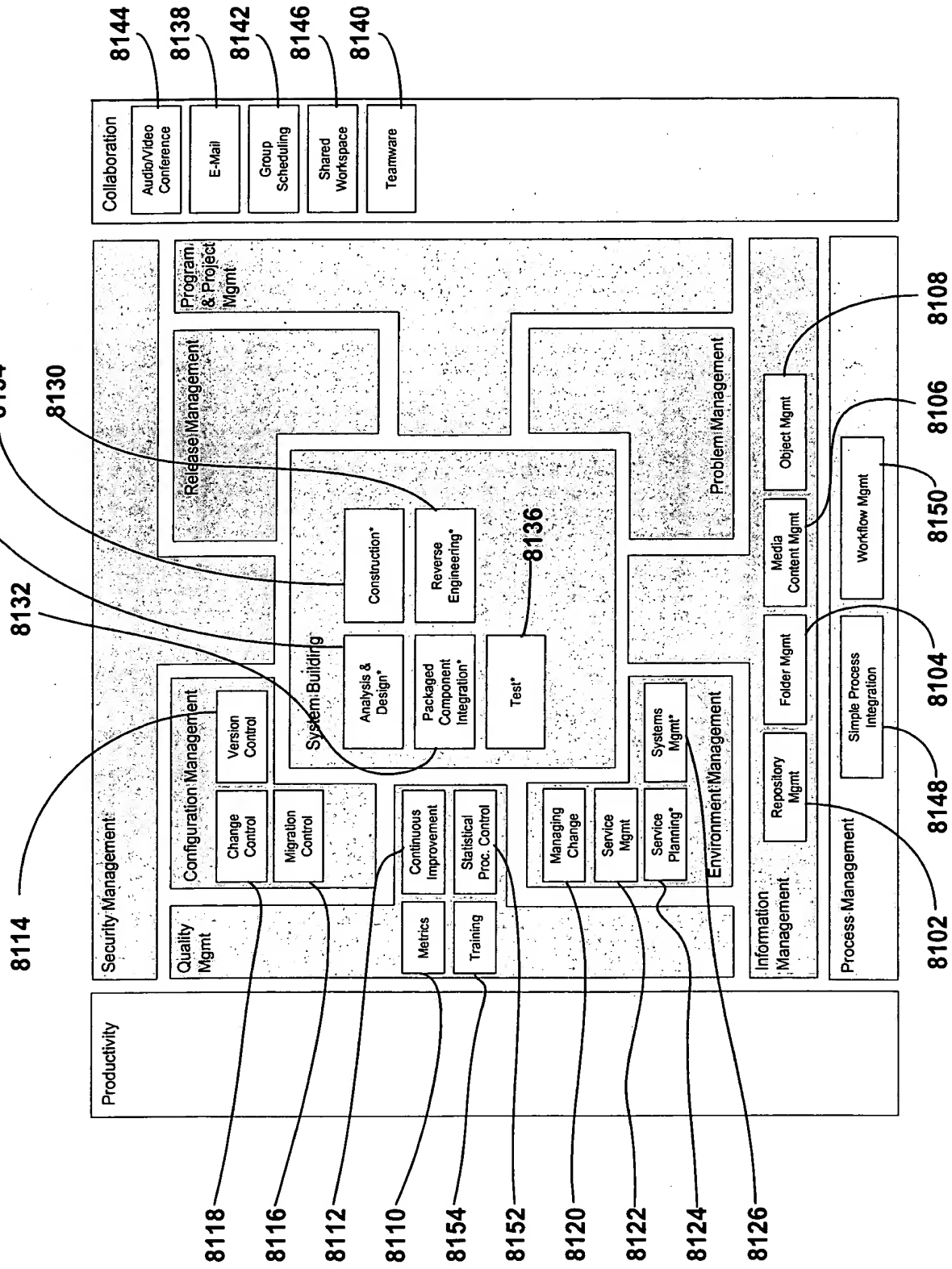


Figure 81

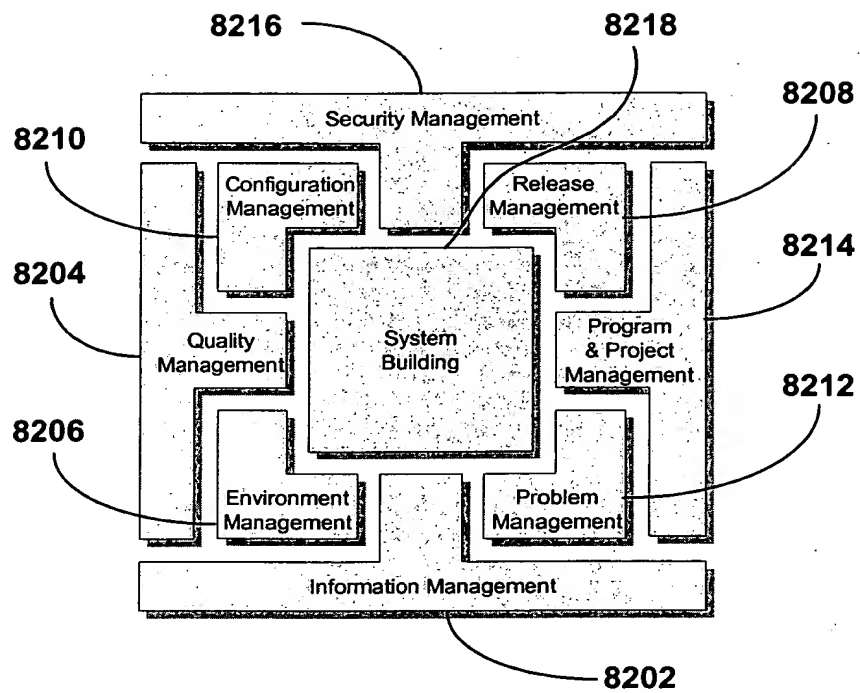


Figure 82

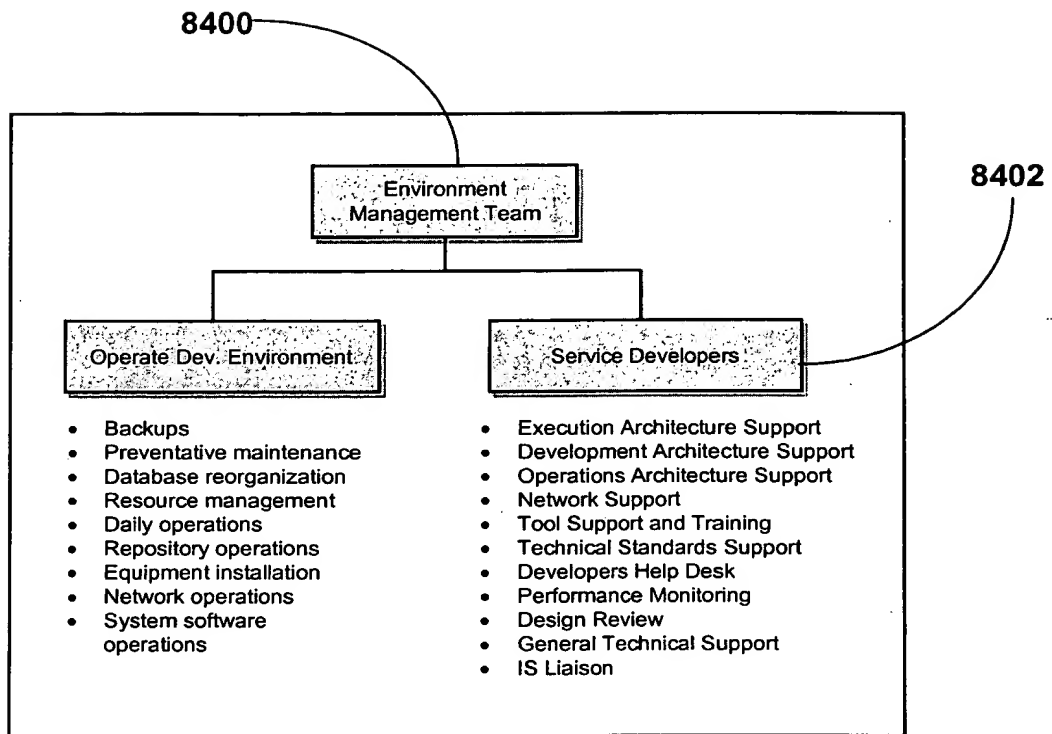


Figure 84

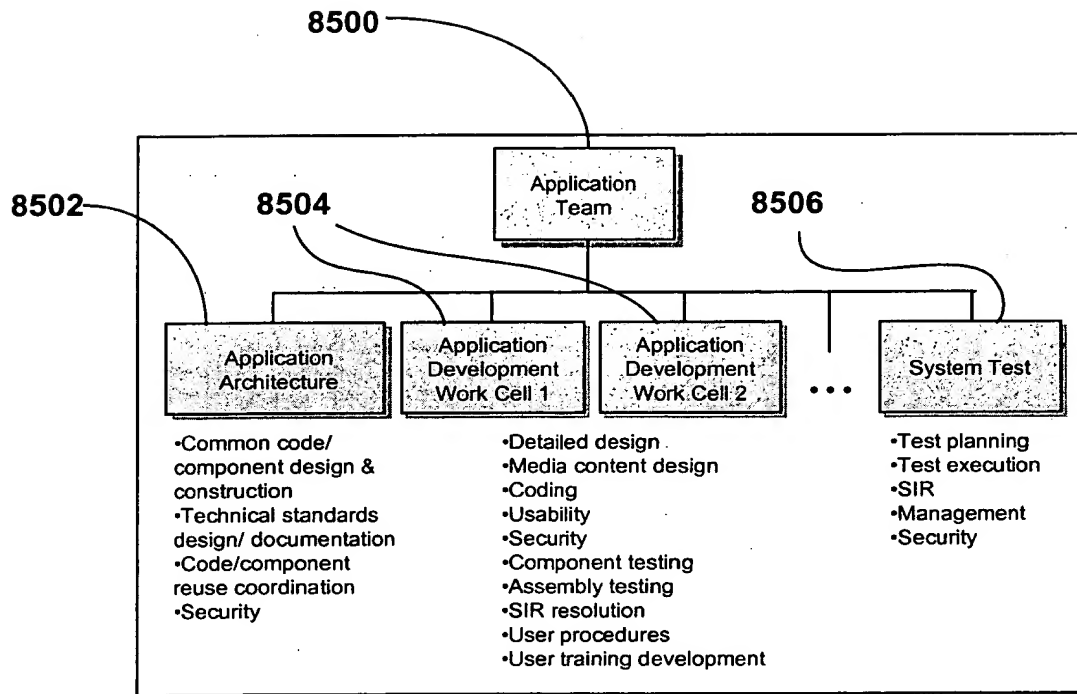


Figure 85

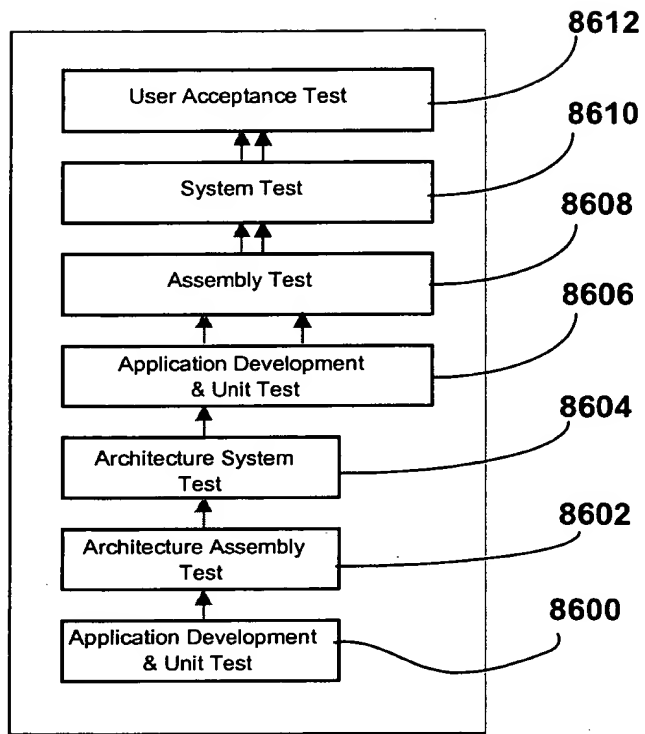


Figure 86

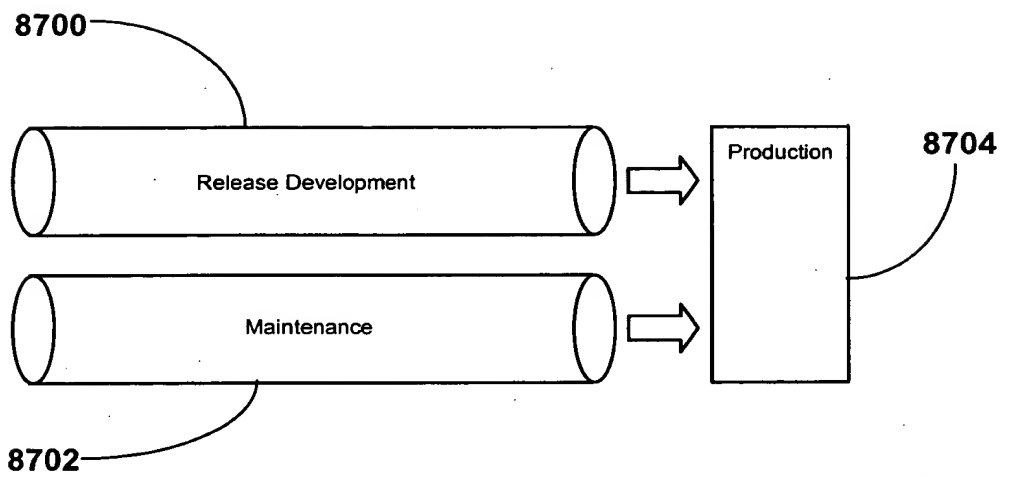


Figure 87

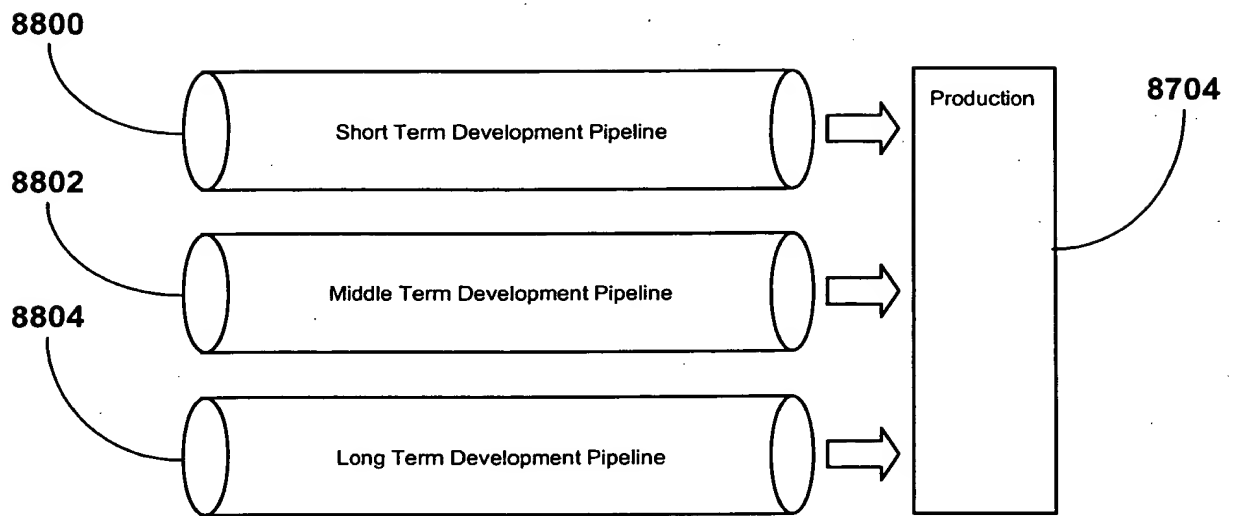


Figure 88

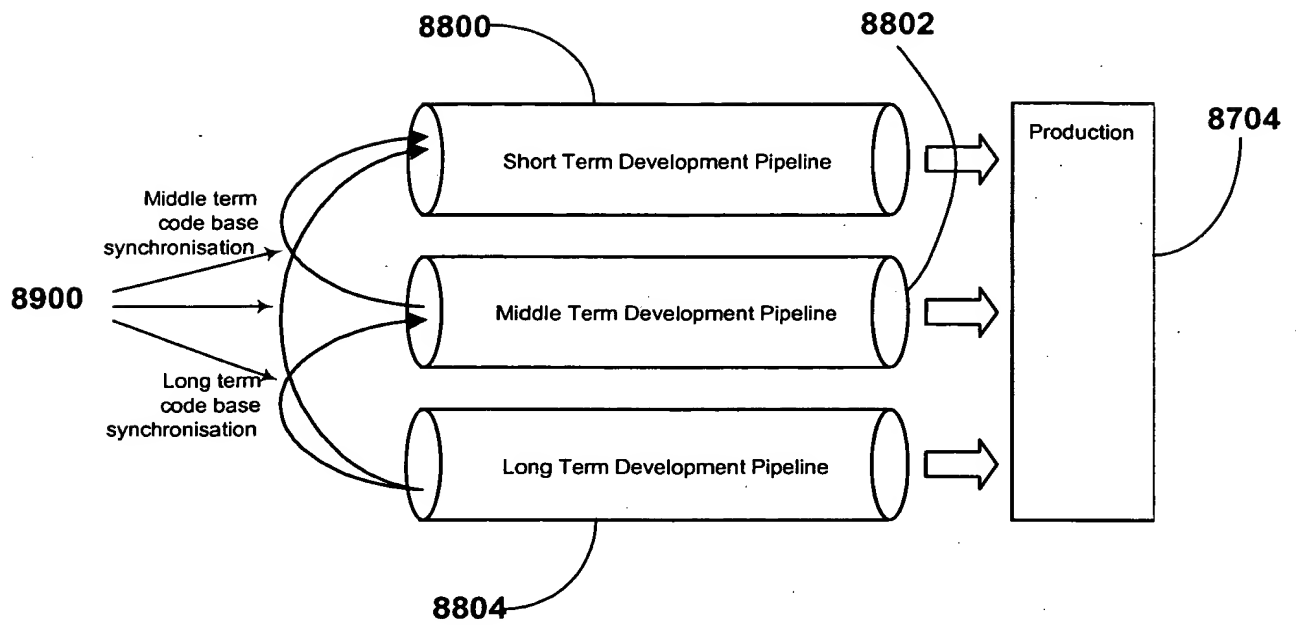


Figure 89

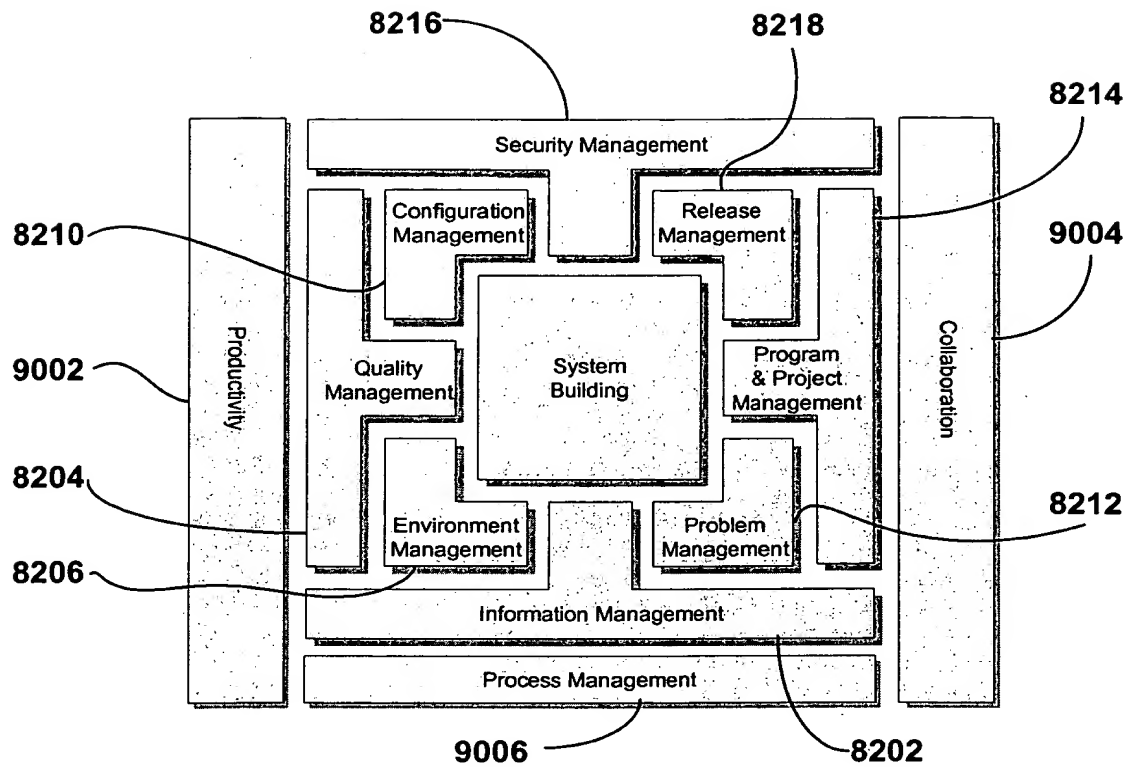


Figure 90

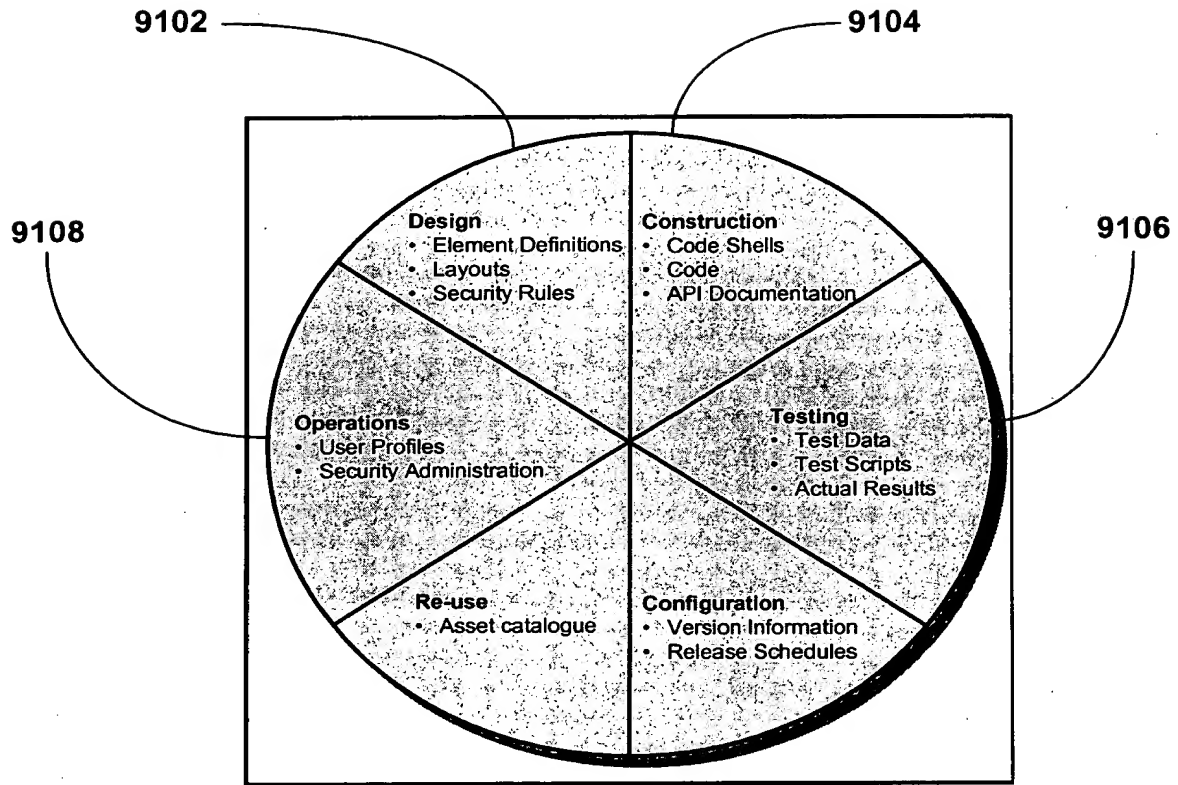


Figure 91

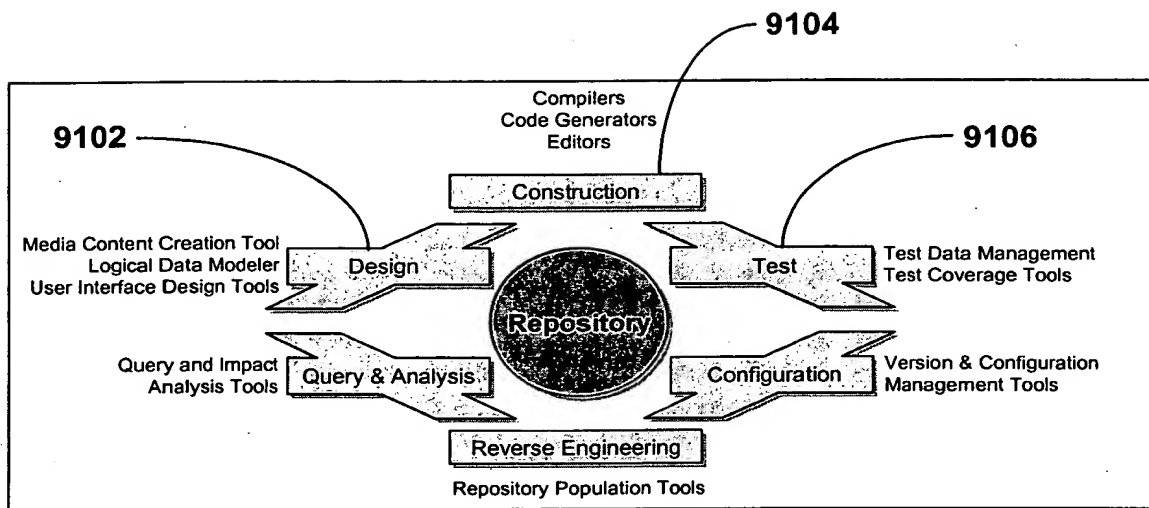


Figure 92

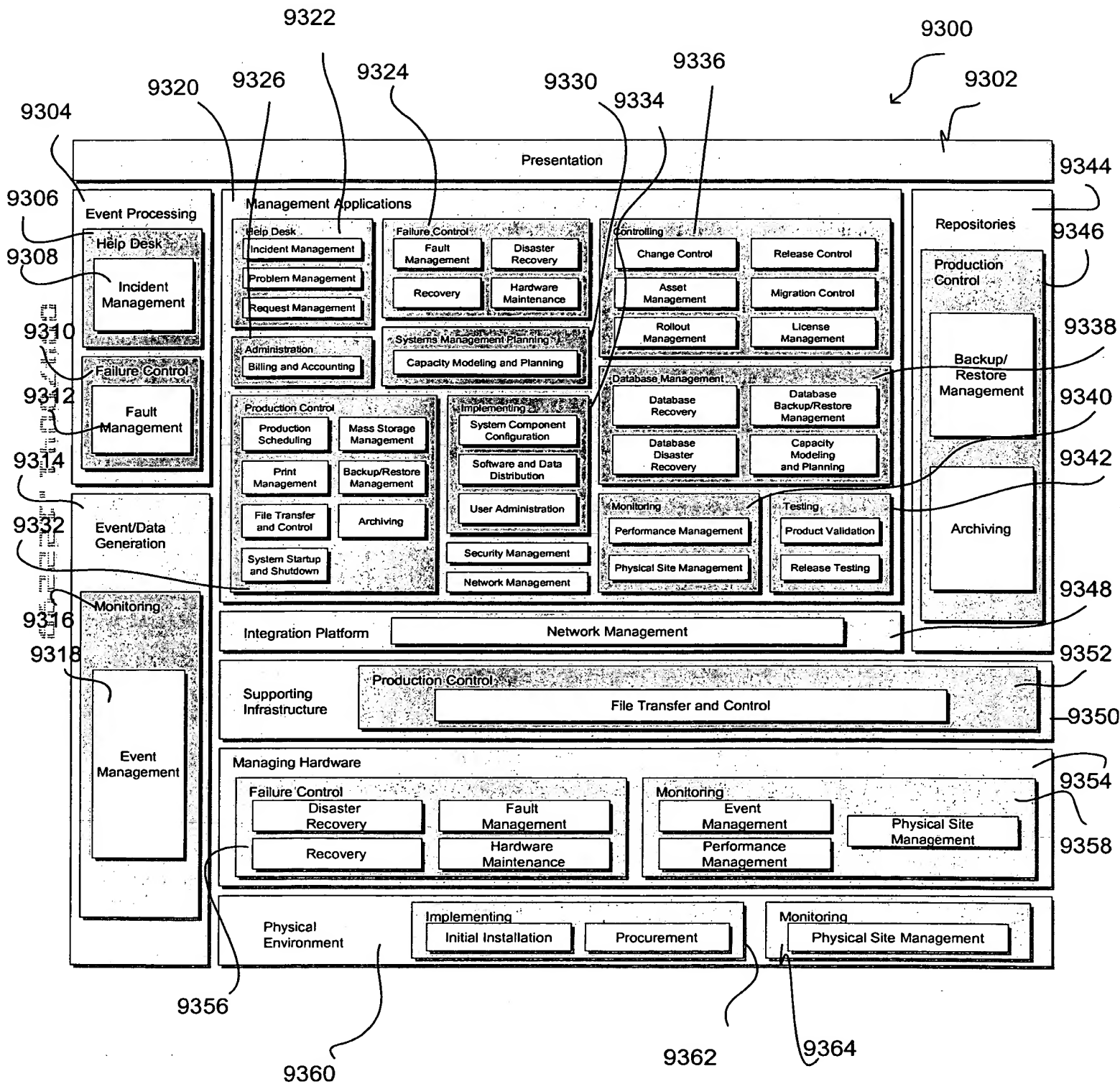


Figure 93

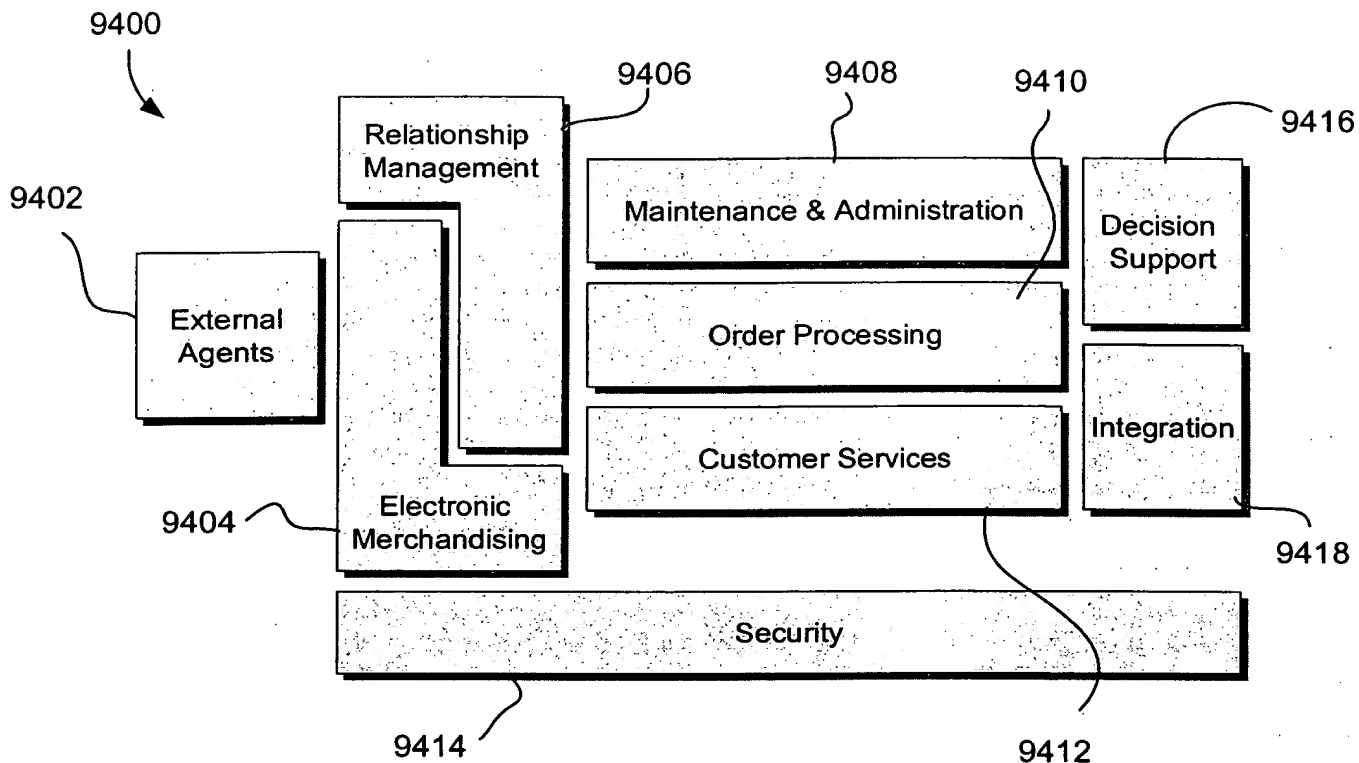


Figure 94

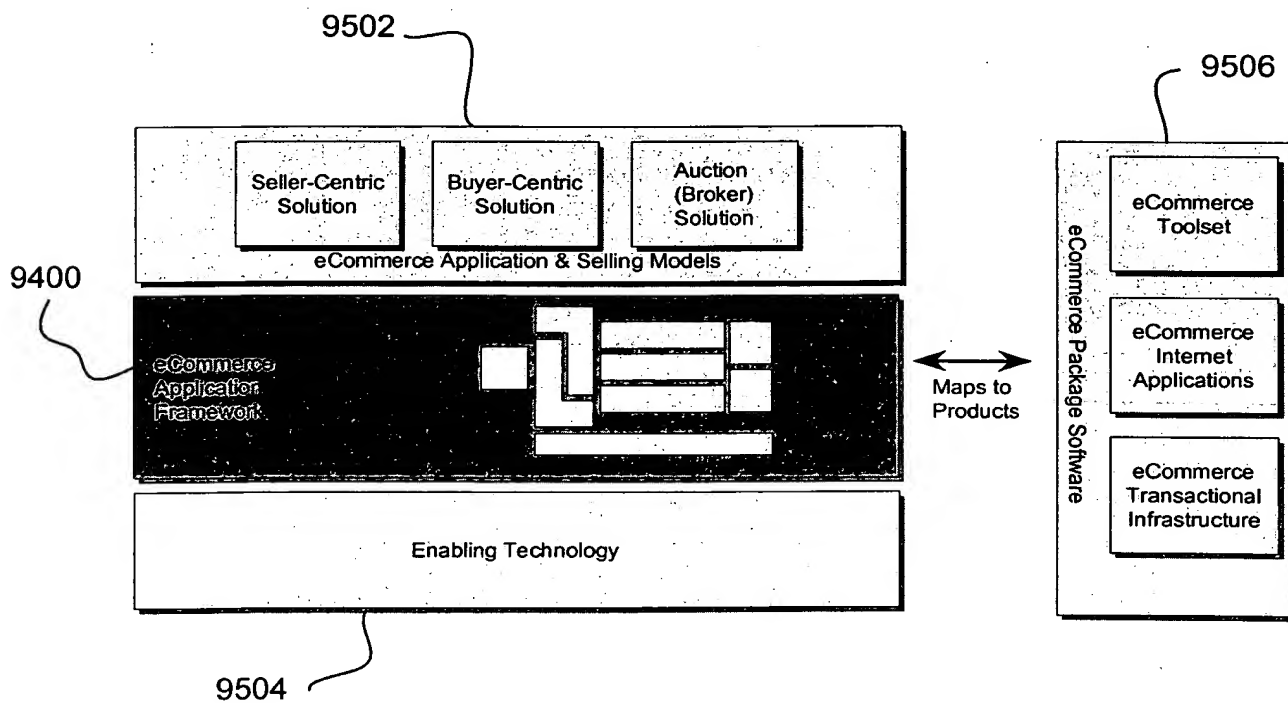


Figure 95

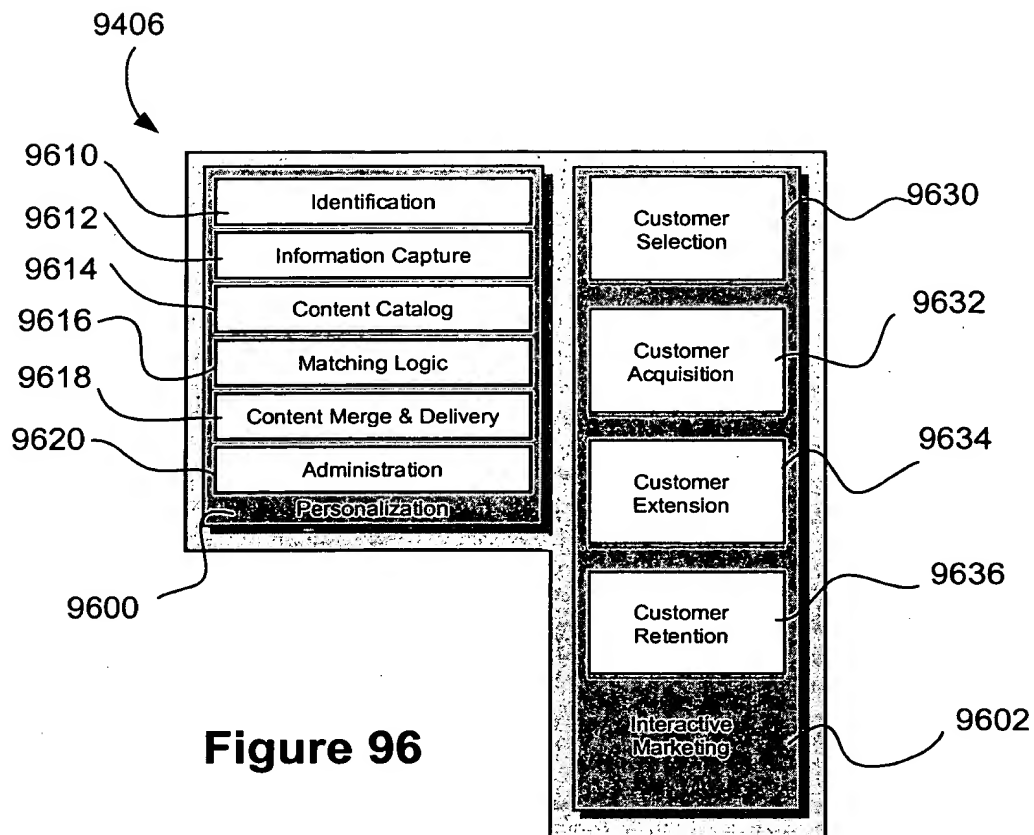


Figure 96

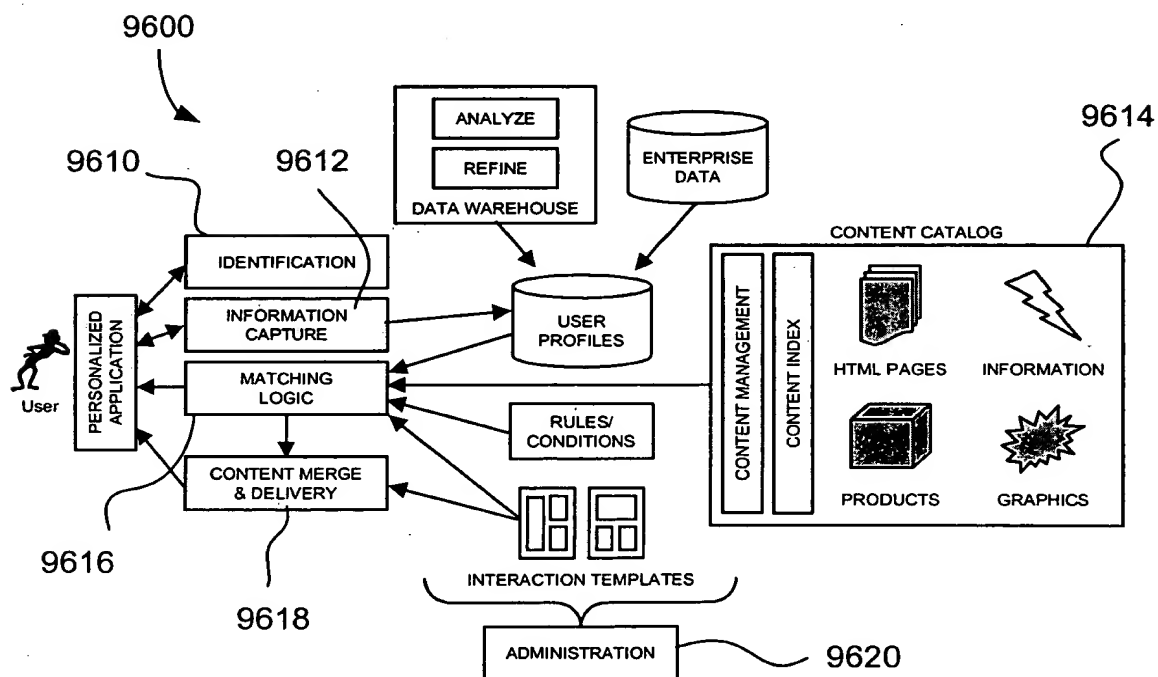


Figure 97

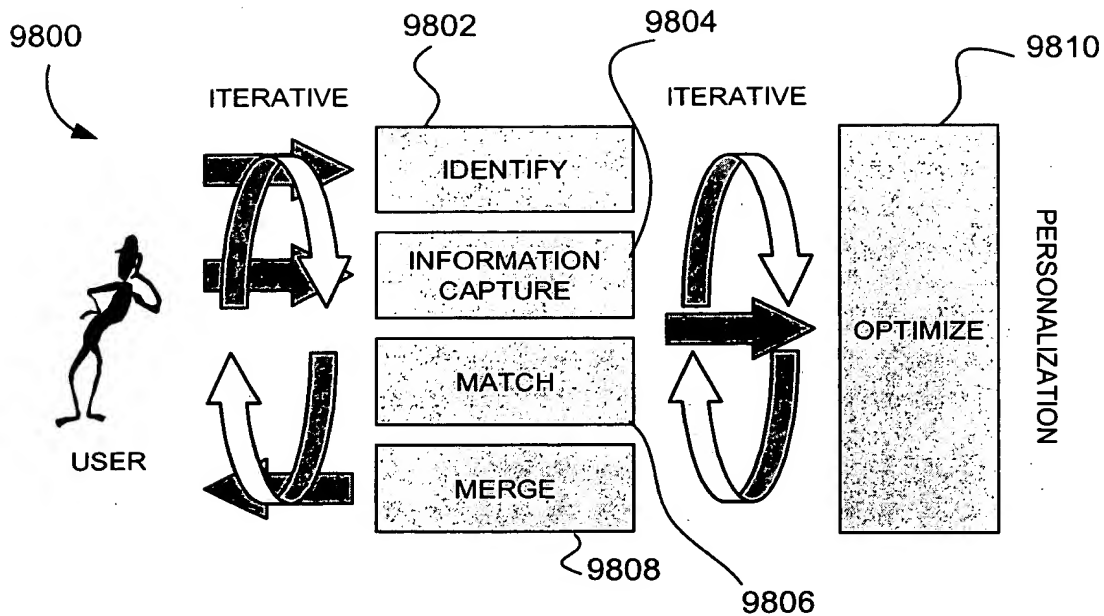


Figure 98

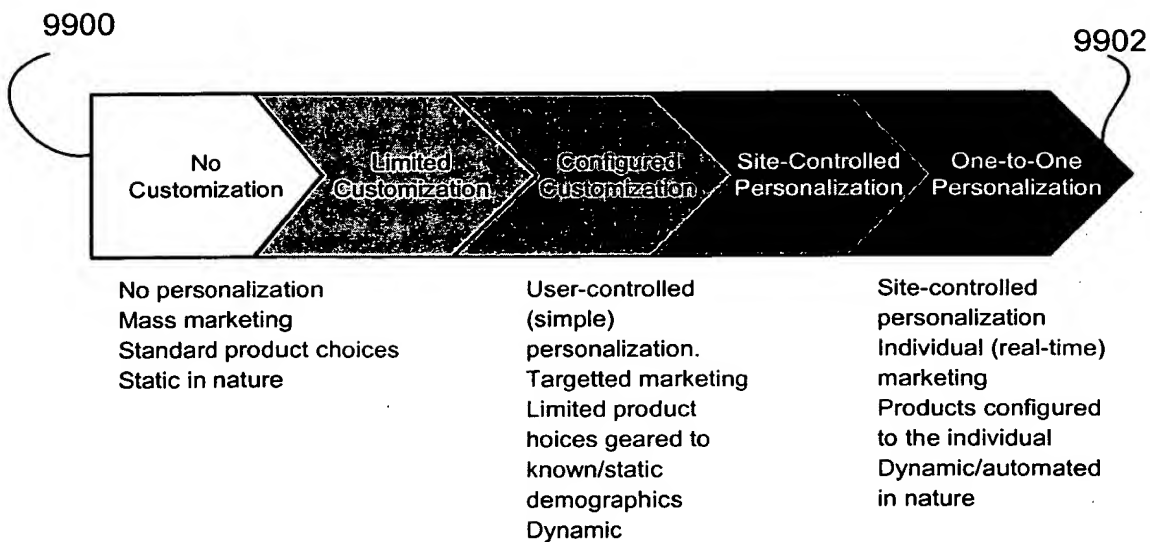


Figure 99

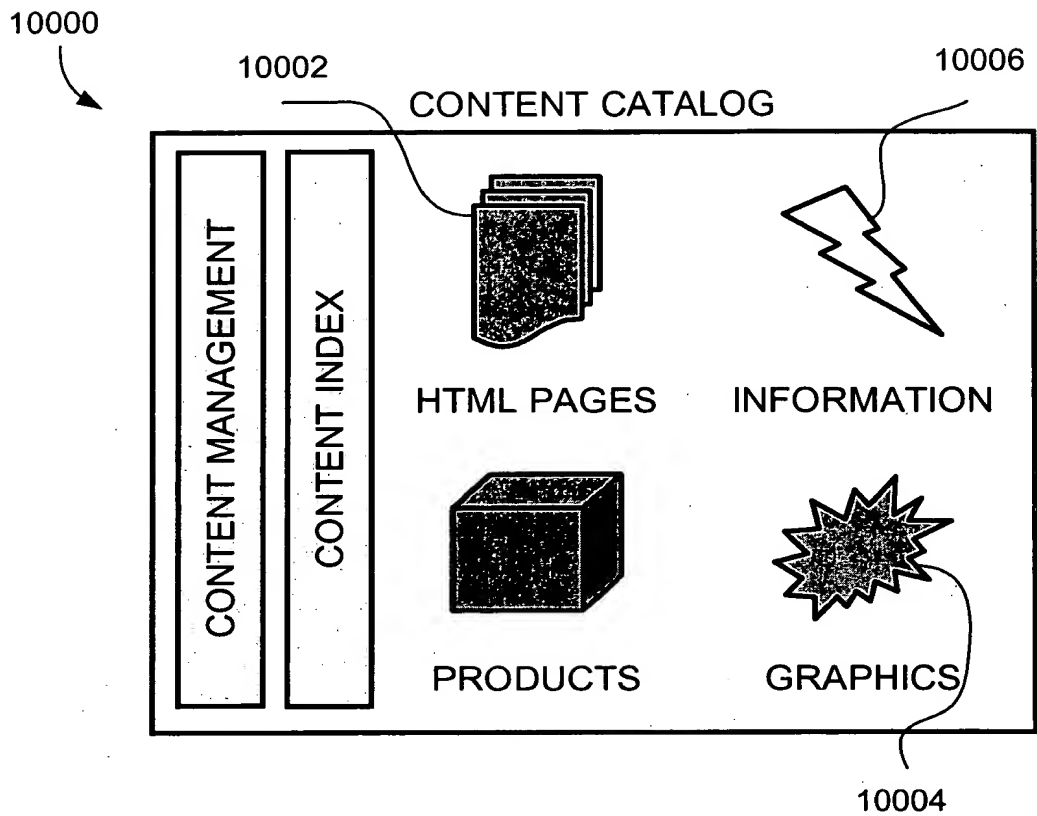


Figure 100

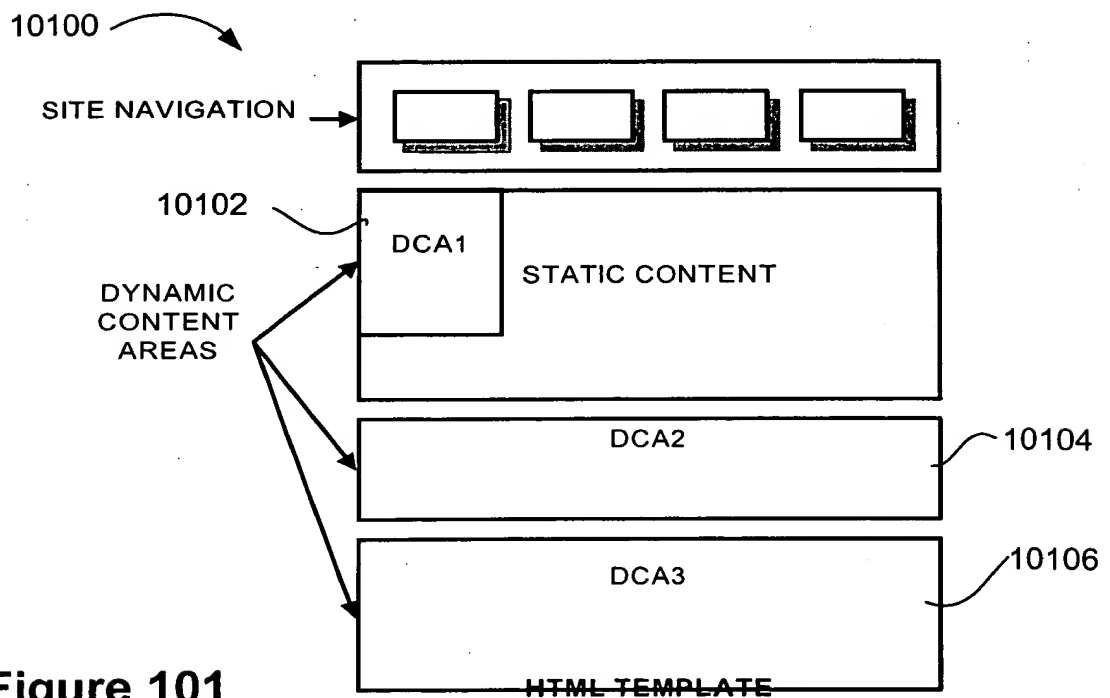


Figure 101

10300

MONITORING OPERATION OF ENTITIES SELECTED FROM THE GROUP CONSISTING OF SERVER PROCESSES, DISK SPACE, MEMORY AVAILABILITY, CPU UTILIZATION, ACCESS TIME TO A SERVER, AND A NUMBER OF CONNECTIONS IN AN E-COMMERCE SYSTEM

10302

UPDATING ITEMS SELECTED FROM THE GROUP CONSISTING OF MERCHANDISING CONTENT, CURRENCY EXCHANGE RATES, TAX RATES, AND PRICING IN THE E-COMMERCE SYSTEM AT PREDETERMINED INTERVALS

10304

SYNCHRONIZING EXTERNAL DATA STORED SEPARATELY FROM THE ECOMMERCE SYSTEM WITH INTERNAL DATA STORED ON THE E-COMMERCE SYSTEM

10306

MANAGING CONTACT INFORMATION RECEIVED FROM USERS OF THE E-COMMERCE SYSTEM

10308

ALTERING THE ITEMS BASED ON PROFILES OF THE USERS OF THE E-COMMERCE SYSTEM

10310

Figure 103

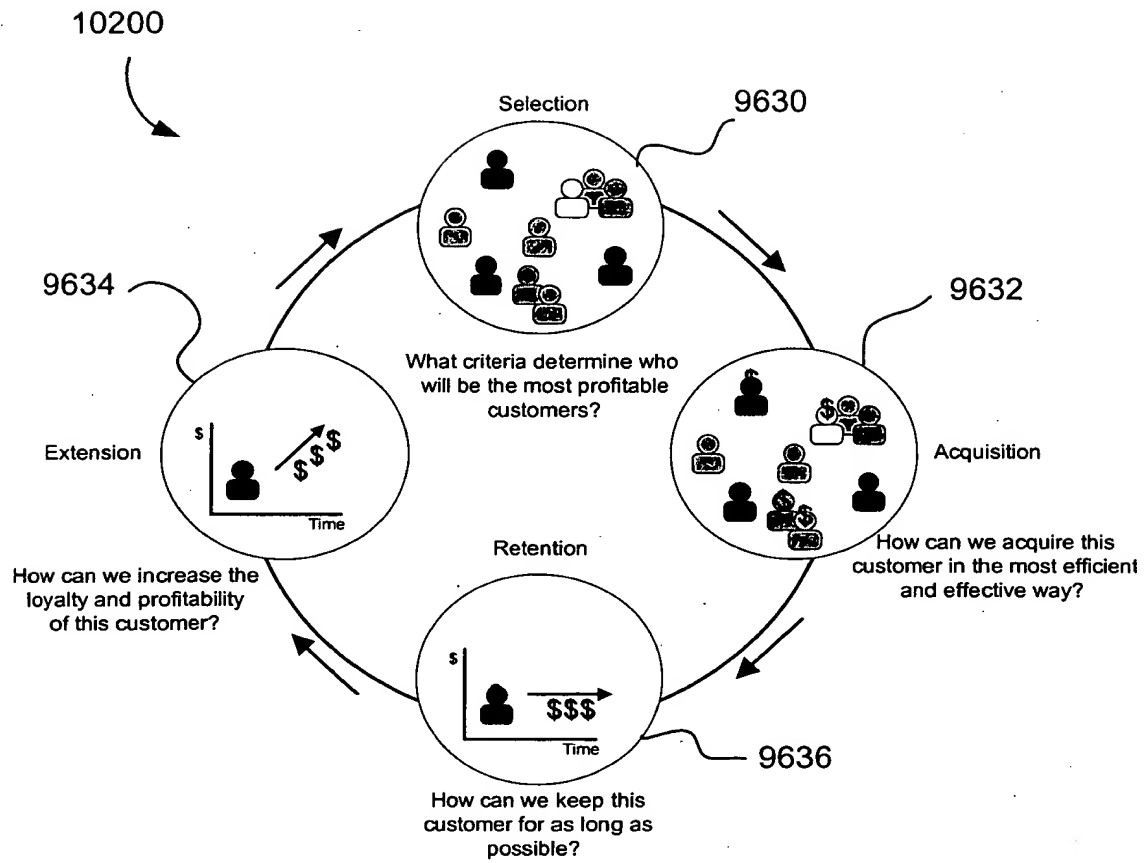


Figure 102

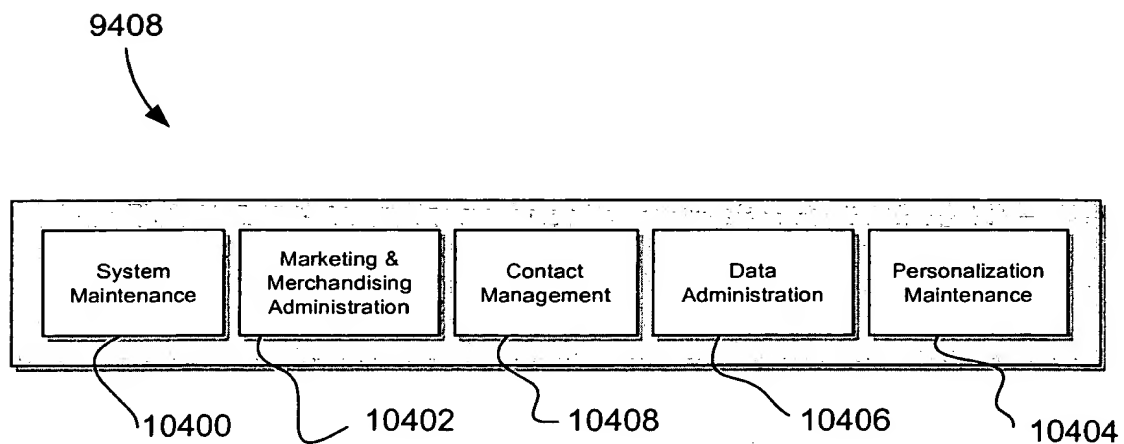


Figure 104

9410

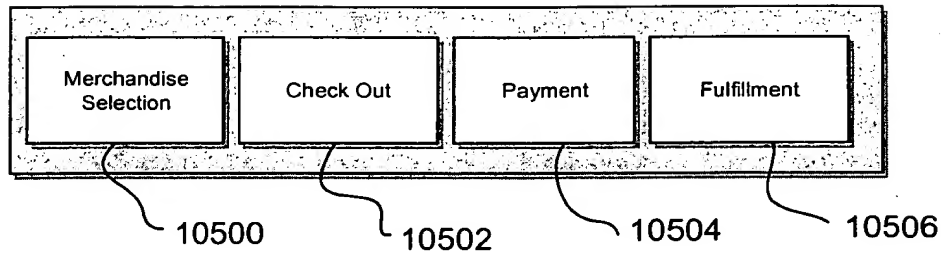


Figure 105

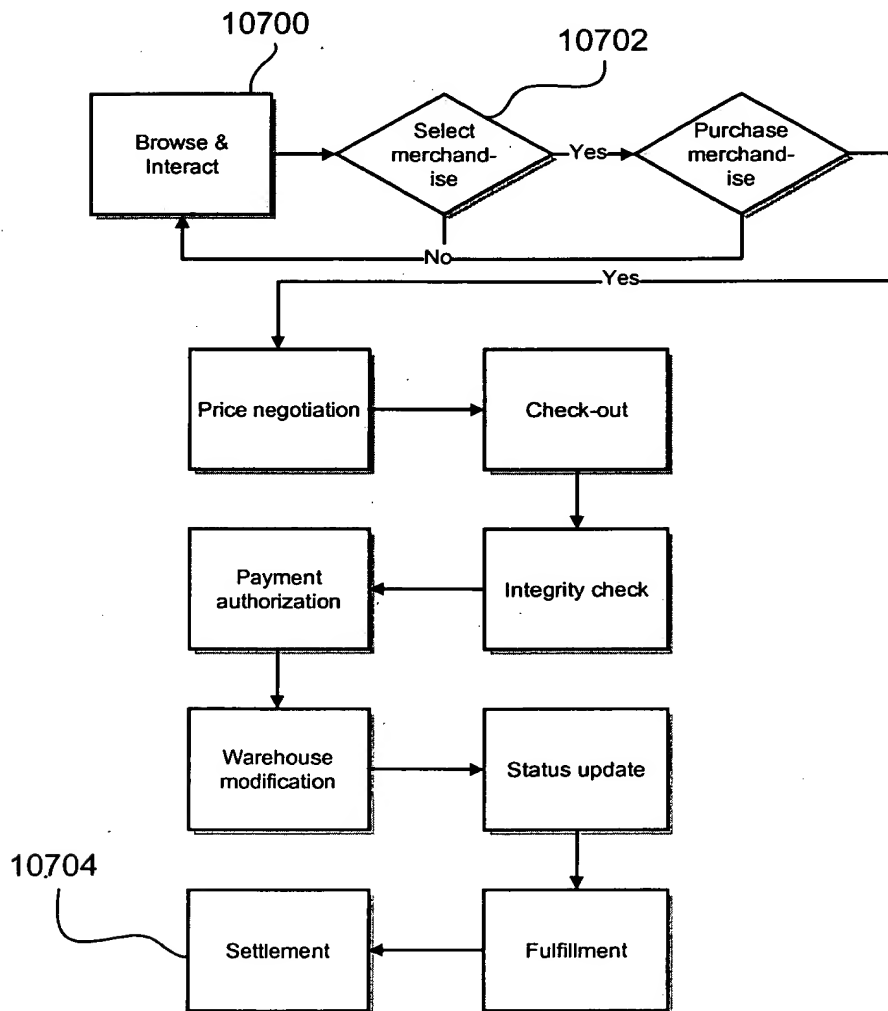


Figure 107

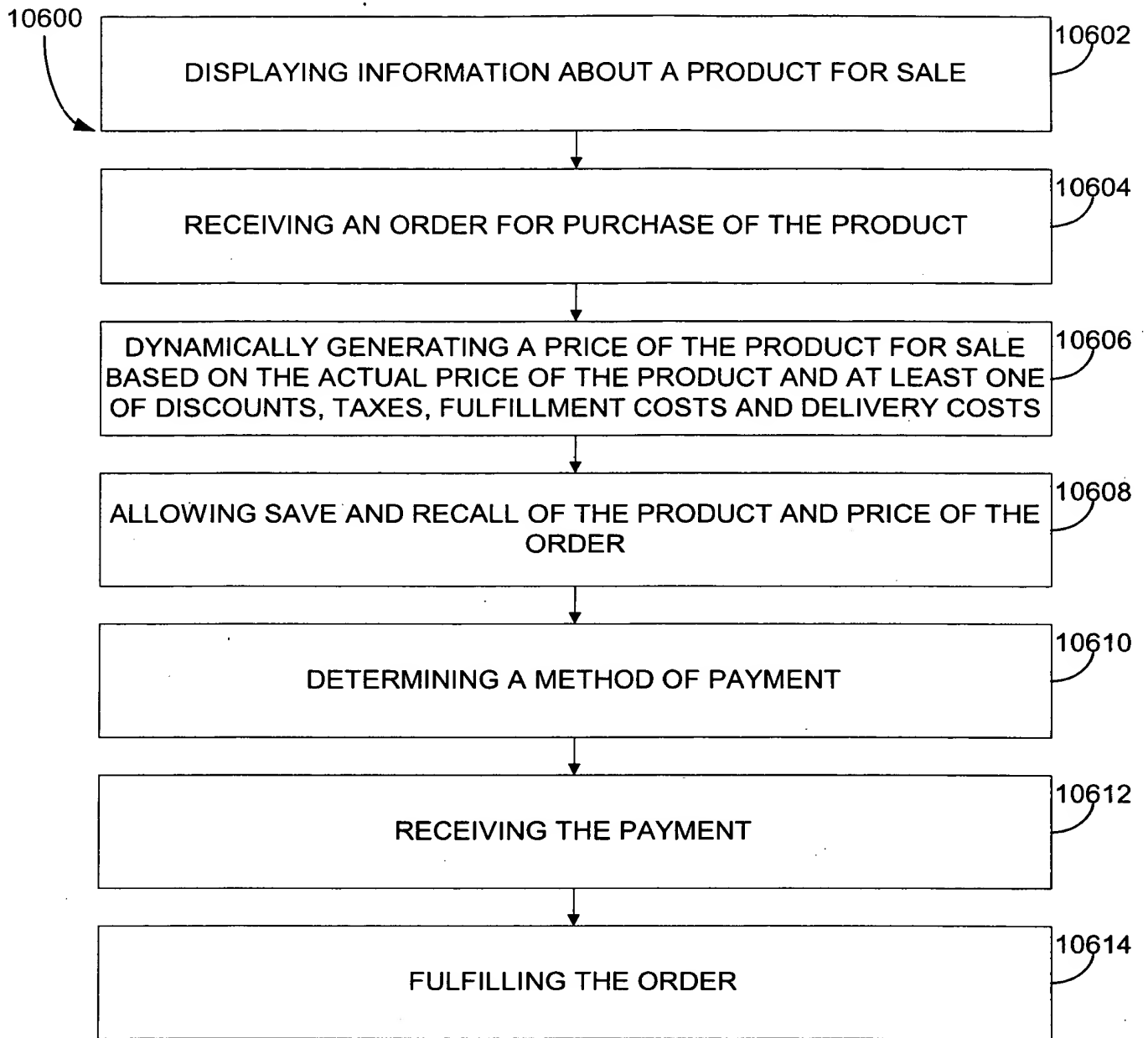


Figure 106

10800

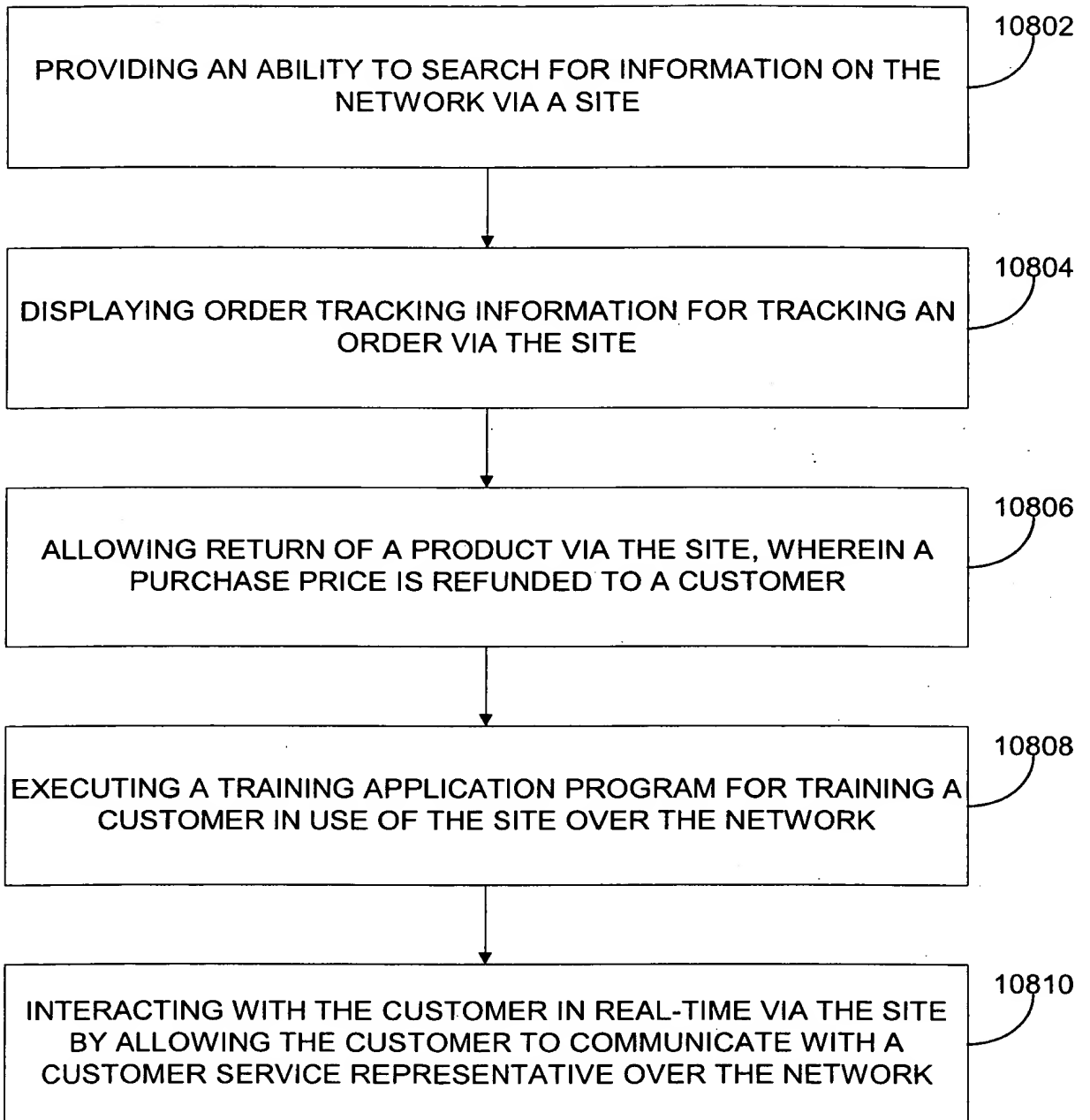


Figure 108

9412

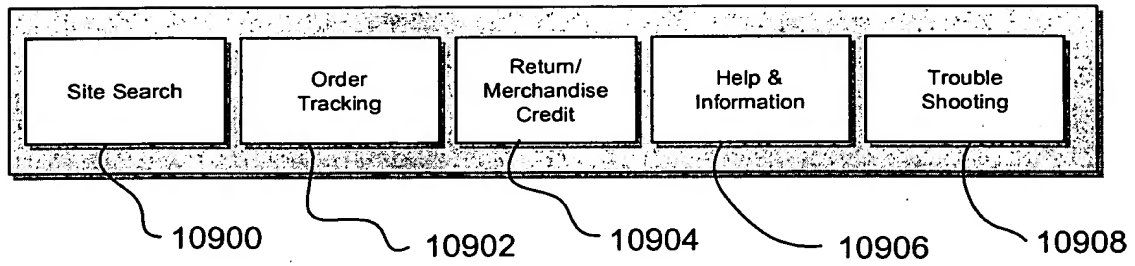


Figure 109

9414

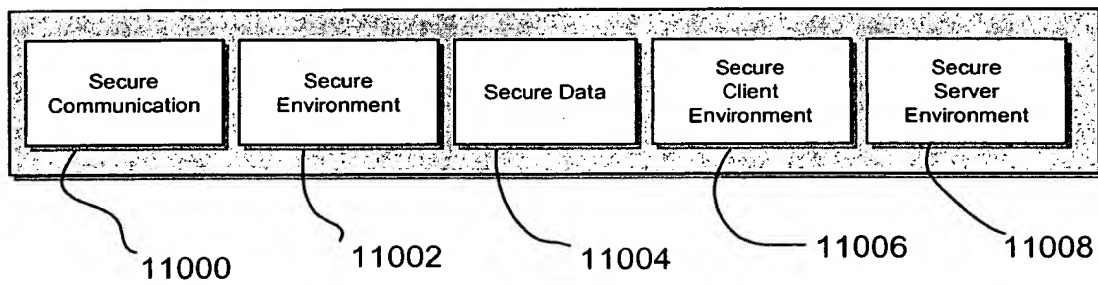


Figure 110

11100

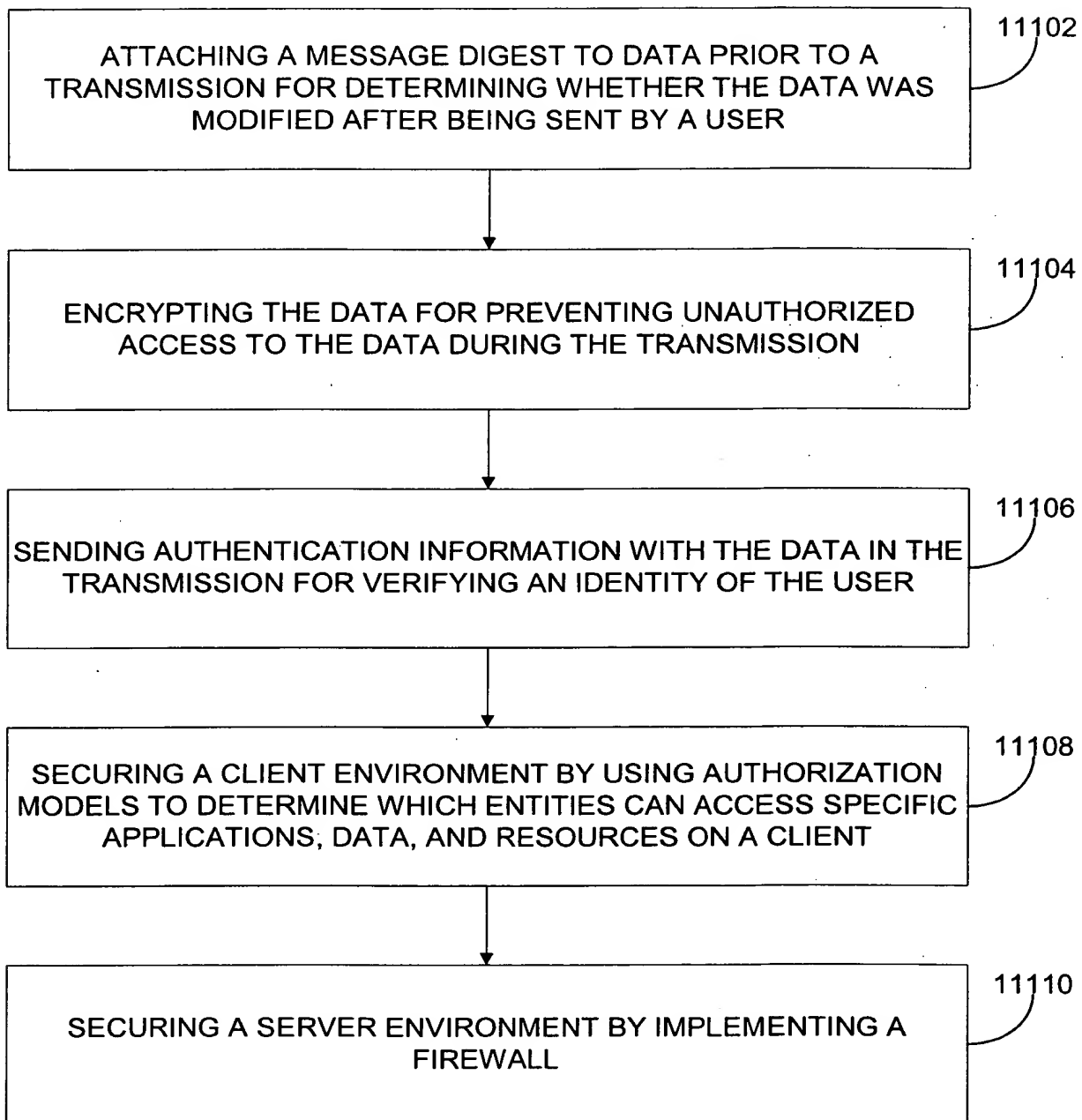


Figure 111